

9

MAY-30-2002 14:05 FROM KAUFMAN & ROTHFEDER TO 261266W0201#92659126 P.002/003

May 30, 2002

Mr. Michael Harbin
300 South Perry Street
Montgomery, Alabama 36104

Re: Termination and Liquidation of Harbin's-Stern Bros., L.L.C.

Dear Michael:

This agreement is written in furtherance of and entered into in order to memorialize our recent discussions regarding the withdrawal of Stern Bros., Inc. from Harbin's-Stern Bros., L.L.C. (the "Company"), this agreement does not amend or supercede the Operating Agreement of the Company.

Pursuant to our discussions and conditioned upon: (i) my release from all indebtedness owed by the Company to Colonial Bank; and (ii) my personal guaranty of Company indebtedness being released and returned to me, I will formally terminate the relationship between Stern Bros., Inc. and Harbin's, Inc.

Pending the receipt of the above-referenced release from Colonial Bank, and pursuant to our discussions, and with your consent, Stern Bros., Inc. is vacating the office of Harbin's-Stern Bros., L.L.C., effective June 1, 2002, and removing and taking possession of the following assets, which will all be relocated to the Holt Street location; which is the original or will be the on-going location of Stern Bros.:

WD 1. all of the used furniture inventory.

OK 2. 1999 truck.

OK 3. all equipment currently located on the premises or equipment brought to the Perry Street location by Stern Bros., Inc.

OK 4. Stern Bros will undertake the contract and complete the balance of work to be performed under the existing agreement at the new Federal Courthouse in Montgomery.

5. rental contracts, including the residual interest in furnishings being rented thereunder, currently on the books of the Company.

6. Accounts receivable loan which Stern Bros., Inc. made to Company in the amount of \$13,500 on Stern Bros. Regions Mastercard. The Company will pay this loan to Stern Bros., Inc. within 30 days.

7. Neither Stern Bros., nor I am assuming any liabilities incurred by the Company, and all liabilities of the Company will remain and be satisfied by the Company.

EXHIBIT
#9

MAY-30-2002 14:05 FROM KAUFMAN & ROTHFEDER TO 261268W0201W92659126 P.003/003

Stern Bros., with the Company's consent, will offer employment to Donna Maddox, Andrew Smith, Milo Davis, Arthur Ballard, and Ryan Dollar immediately following Stern Bros., withdrawal from the Company.

Upon Stern Bros Inc., withdrawal from the Company and the fulfillment of the conditions presented in detail above, Harbin's Inc. will be the sole owner of the Company and Stern Bros. Inc., will have no further interest in the Company.

Sincerely yours
Stern Bros.

By: Michael Behrman
Its President, Michel Behrman

The undersigned accepts and agrees to the above on this the ____ day of _____, 2002.

Harbin's, Inc.

By: _____
Its President, Michael Harbin

The following persons, in their individual capacity, have read the above and agree to be bound by its contents and make no individual claim, which would conflict or result in a monetary cost to a member of the Company, the Company or the person, other than what is provided for above.

Michael Harbin
Dated: _____

Michael Behrman
Dated: 5-30-02

S:\Client-Matters\1268W0201\HarbinLtr.wpd

TOTAL P.003

P. 13

FAX NO. 3342659126

JUN-11-02 TUE 04:42 PM HARBIN'S STERN BROS

**HARBIN'S - STERN BROS.
END OF THE YEAR SALES**

	YEAR-2000	YEAR-2001	ANNUAL MARGIN (%)	ANNUAL MARGIN FOR 2000 & 2001	ANNUAL MARGIN FOR 2001 & 2002
JANUARY	376,900.53	451,303.75	↑ -16.49%	↓ 400,265.66	12.75%
FEBRUARY	309,755.62	324,357.32	↑ -4.50%	↑ 324,984.38	-0.19%
MARCH	418,528.67	352,119.06	↓ 18.86%	↓ 293,074.79	20.15%
APRIL	455,807.22	319,181.00	↓ 42.81%	↓ 278,498.75	14.61%
MAY	520,064.41	352,389.19	↓ 47.58%	↓ 248,710.81	41.69%
JUNE	241,169.18	623,167.87	↑ -61.30%	↓ 166,211.29	274.93%
JULY	273,378.98	402,645.63	↑ -32.10%	-	
AUGUST	355,510.83	413,973.25	↑ -14.12%	-	
SEPTEMBER	327,858.62	353,205.29	↑ -7.18%	-	
OCTOBER	384,606.40	380,318.50	↓ 1.13%	-	
NOVEMBER	327,940.23	300,185.30	↓ 9.25%	-	
DECEMBER	314,333.23	272,106.27	↓ 15.52%	-	
(END OF THE YEAR TOTAL):	\$4,305,853.92	\$4,544,952.43	↓ -5.26%	\$1,711,745.68	165.52%
	2000-2001	-5.26%	2001-2002	165.52%	

HARBIN'S STERN BROS LLC
BALANCE SHEET
AS OF FEBRUARY 28, 2002

CURRENT ASSETS		% OF ASSETS
CASH - STERLING BANK	9847.83	00.49
CASH - ALIANT PAYROLL ACCOUNT	-19393.71	-01.04
CASH - COLONIAL BANK	-26485.54	-01.42
CASH - SOUTHTRUST BANK	.00	00.00
CASH - ALIANT OPERATING ACCOUNT	2716.02	00.15
CASH - SOUTHTRUST INSURANCE INC	461.06	00.02
CASH ON HAND - PETTY	850.00	00.05
TOTAL CASH	-32004.34	-01.76
RETURNED CHECKS	179.74	00.01
A/R - TRADE	494975.62	26.54
DUE FROM EMPLOYEES	1500.02	00.09
DUE FROM RESI	109134.34	05.85
DUE FROM M & H PROPERTIES LLC	933.64	00.05
DUE FROM MICHAEL HARBIN	25015.77	01.34
DUE FROM STERN BROS	575.00	00.03
A/R - SALES TAX	.00	00.00
DUE FROM HARBIN'S INC	63612.76	03.41
TOTAL RECEIVABLES	696016.89	37.32
INVENTORY-DEPT 1	783974.34	37.74
INVENTORY-DEPT 3	96378.46	-55.27
INVENTORY-INSTALLERS	.00	00.00
TOTAL OTHER CURRENT ASSETS	880352.00	42.91
TOTAL CURRENT ASSETS	1463565.35	78.47

HARBIN'S-STEIN BROS LLC
BALANCE SHEET
AS OF FEBRUARY 28, 2002

% OF ASSETS

FIXED ASSETS		
AUTOMOBILES	62327.57	03.34
TRUCKS	36127.04	01.94
FURNITURE AND FIXTURES	61187.23	03.23
COMPUTER EQUIPMENT	116252.94	06.23
LEASEHOLD IMPROVEMENTS	55150.63	02.96
EQUIPMENT	64900.00	03.48
WAREHOUSE	1694.57	00.09
RENTAL FURNITURE	55460.00	02.97
	453180.07	24.29
LESS: ACCUM DEPRECIATION	-225677.37	-12.11
TOTAL FIXED ASSETS	227230.70	12.10
OTHER ASSETS		
NOTE RECEIVABLE - RESI	178457.65	09.14
CLOSING COSTS	3332.48	00.21
ACCUM AMORTIZATION-CLOSING COSTS	-3332.48	-00.21
CAPITAL LEASE, COPIER	3886.00	00.21
TOTAL OTHER ASSETS	174343.65	09.35
TOTAL ASSETS	1865139.78	100.00
	=====	
	=====	

HARBIN'S-STERM BROS LLC
BALANCE SHEET
AS OF FEBRUARY 28, 2002

LIABILITIES AND NET WORTH

CURRENT LIABILITIES

A/P - TRADE	-664532.73	-35.63
DUE TO REST	.00	00.00
DUE TO MICHAEL HARBIN	.00	00.00
DUE TO HARBIN'S INC	-8979.15	-00.40
DUE TO HARBIN'S-STERM BROS	-479.26	-00.03
A/P - AMERICAN EXPRESS-M HARBIN	-15000.00	-00.00
A/P - MASTERCARD-STERM BROS	-13500.00	-00.72
CREDIT LINE-COLONIAL BANK	-739151.90	-39.63
ACCURED SALARIES	-8234.12	-00.44
ACCURED INTEREST PAYABLE	-3340.11	-00.18
FEDERAL PAYROLL TAX W/H	-1574.93	-00.08
FICA PAYROLL TAX W/H	-2216.69	-00.12
STATE PAYROLL TAX W/H	-472.26	-00.03
ACCURED PAYROLL EXPENSE	.00	00.00
GARNISHMENTS	.00	00.00
CHILD SUPPORT	.00	00.00
SALES TAX PAYABLE	-13226.95	-00.71
RENTAL TAX PAYABLE	-206.93	-00.01
401K LOAN PAYABLE	-1670.88	-00.09
ACCURED 401K	-13469.14	-00.72

TOTAL CURRENT LIABILITIES -1486046.10 -79.67

LONG TERM LIABILITIES

NOTE PAYABLE - REGIONS .00 00.00

TOTAL LONG TERM LIABILITIES .00 00.00

TOTAL LIABILITIES -1486046.10 -79.67

NET WORTH

CAPITAL - HARBIN'S INC	-224508.26	-12.04
CAPITAL - STERN BROS	-143508.62	-07.70
NET INCOME OR LOSS	-10996.72	-00.59

TOTAL NET WORTH -379093.60 -20.33

TOTAL LIABILITIES AND NET WORTH -1865139.70 100.00

HARBIN'S STERN BROS LLC
 INCOME STATEMENT
 FOR THE MONTH ENDED FEBRUARY 20, 2002

	CURRENT PERIOD		YEAR TO DATE	
	AMOUNT	RATIO	AMOUNT	RATIO
SALES AND COST OF SALES				
SALES				
SALES - SUPPLIES	-177426.93	54.60	-396741.27	54.78
SALES - MACHINES	-1018.13	00.31	-3020.02	00.42
SALES - FURNITURE	-114718.48	35.30	-220234.26	31.47
SALES - PRINTING	.00	00.00	.00	00.00
SALES - STAMPS	-301.54	00.09	-1059.14	00.15
SALES - TONER	-59.98	00.02	-179.94	00.02
SALES - PAPER	-10217.49	03.14	-25115.04	03.46
SALES - UNCATALOGED	-21070.73	05.43	-70025.03	09.66
SALES-DEPT 10 (U-Z)	-148.54	00.05	-659.04	00.12
SALES-DESKTOP ACCESSORIES	-9.00	00.00	-9.00	00.00
SALES-OFFICE SUPPLIES	-2.26	00.00	-3.29	00.00
SALES-PAPER	-2.39	00.00	-3.21	00.00
TOTAL SALES	-324904.30	100.00	-723250.04	100.00
SALES DISCOUNTS/RETURNS/ALLOWANCES				
TOTAL DISCOUNTS/RETURNS/ALLOWANCES	.00	00.00	.00	00.00
COST OF SALES				
COS-SUPPLIES	189047.56	-50.42	473630.47	-65.31
COS-FURNITURE	36110.00	-11.11	36110.00	-04.90
COS-TONER	422.75	-00.13	422.75	-00.06
COS-UPHOLSTERY SUPPLIES	.00	00.00	.00	00.00
COS-INSTALLERS	.00	00.00	1385.00	-00.19
COS-FREIGHT IN	.00	00.00	.00	00.00
TOTAL COST OF SALES	229760.31	-70.70	514920.22	-71.00
GROSS PROFIT	-30604.07	30.34	-213701.02	29.47

HARBIN'S-STERM BROS LLC
 INCOME STATEMENT
 FOR THE MONTH ENDED FEBRUARY 28, 2002

PAGE 2

EXPENSES	CURRENT PERIOD AMOUNT	RATIO	YEAR TO DATE AMOUNT	RATIO
SELLING EXPENSES				
PAYROLL-STORE SALES PEOPLE	4155.35	-01.23	6987.87	-01.24
PAYROLL-OUTSIDE SALES	21629.26	-06.66	34056.91	-04.70
PAYROLL-SALES MANAGERS	3028.52	-00.93	7067.12	-00.97
CONSULTANT-DESIGNERS	.00	00.00	1410.50	-00.19
RTO BOND EXPENSE	.00	00.00	.00	00.00
PURCHASES-USED FURNITURE	.00	00.00	1290.00	-00.18
AUTO REPAIRS	.00	00.00	-715.86	00.10
FURN/FURNITURE REPAIR & SUPPLIES	.00	00.00	41.96	-00.01
PROMOTIONS	25.00	-00.01	25.00	00.00
ADVERTISING-TELEVISION	3440.00	-01.06	5160.00	-00.71
ADVERTISING-YELLOW PAGES	.00	00.00	.00	00.00
ADVERTISING-DIRECT MAIL	.00	00.00	.00	00.00
ADVERTISING-OTHER	.00	00.00	.00	00.00
CASH (OVERAGES)/SHORTAGES	.00	00.00	.00	00.00
TOTAL SELLING EXPENSES	32278.16	-09.93	57323.50	-07.90
OCCUPANCY EXPENSES				
RENT - MCDONOUGH PROPERTY	4000.00	-01.23	6000.00	-00.83
RENT - DERRAH REALTY	.00	00.00	.00	00.00
RENT - M & H PROPERTIES LLC	6720.00	-02.07	13452.00	-01.85
UTILITIES-NATURAL GAS	1895.82	-00.31	2030.44	-00.20
UTILITIES-POWER	1111.21	-00.34	2340.93	-00.32
UTILITIES-WATER	129.54	-00.04	205.72	-00.03
UTILITIES-WASTE & DISPOSAL	237.72	-00.07	405.32	-00.07
DEPRECIATION EXPENSE	1720.40	-00.53	3440.80	-00.47
INSURANCE-PROPERTY	601.00	-00.19	601.00	-00.08
CLEANING SUPPLIES	.00	00.00	.00	00.00
JANITORIAL EXPENSE	544.00	-00.17	1039.40	-00.14
BUILDING REPAIRS & MAINT	630.89	-00.20	425.39	-00.06
RAIN DAMAGE	.00	00.00	.00	00.00
HVAC REPAIRS	.00	00.00	105.25	-00.01
PEST CONTROL	100.00	-00.03	100.00	-00.01
SECURITY-ADT	50.97	-00.02	101.94	-00.01
TOTAL OCCUPANCY EXPENSES	16955.55	-05.22	30320.19	-04.18

HARBIN'S-STERN BROS LLC
 INCOME STATEMENT
 FOR THE MONTH ENDED FEBRUARY 28, 2002

PAGE 3

EXPENSES	CURRENT PERIOD		YEAR TO DATE	
	AMOUNT	RATIO	AMOUNT	RATIO
WAREHOUSE AND DELIVERY EXPENSES				
WAGES WAREHOUSE MANAGER	1904.00	-00.59	4525.00	-00.62
WAGES-WAREHOUSE & DELIVERY	8241.23	-02.54	17433.76	-02.40
CASUAL LABOR	600.00	-00.18	1900.00	-00.25
CONTRACT LABOR	.00	00.00	.00	00.00
DELIVERY VEHICLE GAS & OIL	1716.62	-00.53	1732.02	-00.24
DELIVERY VEHICLE REPAIR & MAINTENANCE	337.98	-00.10	570.17	-00.08
DELIVERY VEHICLE-TIRE EXPENSE	.00	00.00	.00	00.00
DELIVERY VEHICLE-INSURANCE	-331.00	00.10	-331.00	00.05
DELIVERY VEHICLE-OTHER	.00	00.00	.00	00.00
OUTSIDE DELIVERY AND UPS	11.03	00.00	917.29	-00.13
FREIGHT OUT CHARGES	232.47	-00.07	232.47	-00.03
FREIGHT IN	821.01	-00.25	1073.11	-00.15
UNIFORM EXPENSE	342.24	-00.11	772.31	-00.11
WAREHOUSE TOOL & SUPPLY EXP	40.00	-00.01	-23.89	00.00
TOTAL WAREHOUSE & DELIVERY EXPENSE	13917.38	-04.28	20005.04	-03.97

STERN BROS. WAGES & EXPENSES

MONTHLY WAGES & EXPENSES:	
WAGES:	\$15,978.66
FICA MATCHING:	\$1,535.92
BCBS:	\$274.38
WORKER COMP:	\$293.81
TOTAL: \$18,082.77	

OTHER EXPENSES:	
RENT:	\$2,000.00
INSURANCE:	?
UTILITIES:	
WATER WORKS	\$129.54
AL POWER	\$241.91
AL GAS	\$314.28
BIRCH TELECOM	\$171.84
PERSONAL PROPERTY TAX:	\$21.97
REAL PROPERTY TAX:	\$106.38
UNIFORMS:	\$131.60
TOTAL: \$3,117.52	

AMSOUTH BANK

A JUTH BANK
Main Office - Montgomery
PO Box 431
Montgomery, AL 36101-0431



MICHAEL G HARBIN JR
1527 E FAIRVIEW AVE
MONTGOMERY AL 36106-2113

2

ACCOUNT # 41869648

Cycle 05
Enclosures 12
Page 1 of 3

PFS CHECKING

January 12, 2002 through February 11, 2002

SUMMARY

Beginning Balance	\$70.19	Minimum Balance	\$1-
Deposits & Credits	\$21,640.39 +	Average Balance	\$1.815
Net Interest Earned	\$0.75 +	Annual Percentage Yield Earned	1.50%
Withdrawals	\$13,707.91 -	Interest This Period	\$0.75
Fees	\$60.00 -	Average Collected Balance	\$594.30
Checks	\$7,922.19 -	2002 YTD Interest	\$11.82
Ending Balance	\$21.23		

DEPOSITS & CREDITS

01/14	Overdraft Protection Transfer	700.00
01/15	Overdraft Protection Transfer	700.00
01/16	Overdraft Protection Transfer	400.00
01/17	Overdraft Protection Transfer	500.00
01/18	Overdraft Protection Transfer	1,200.00
01/22	Overdraft Protection Transfer	600.00
01/24	Overdraft Protection Transfer	100.00
01/25	Deposit - Thank You	10,124.88
02/01	Deposit - Thank You	2,615.51
02/06	Overdraft Protection Transfer	2,100.00
02/08	Overdraft Protection Transfer	900.00
02/11	Overdraft Protection Transfer	1,700.00
Total Deposits & Credits		\$21,640.39

INTEREST

02/11	Interest Payment	0.75
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WITHDRAWALS

01/14	ATM Withdrawal Winn-Dixie Sto 1740 Carter H Montgomery AL0464 2396	52.41
01/14	Paymap, Inc. Mort Pymt Harbin, Michae 4216299330597	632.17
01/14	EB to Capital City Clb Ref# 001350 3130608	11.25
01/15	Fid Bkg Svc LLC Moneyline Harbin Jr X02092649 4M6Kx	150.00
01/15	025 Gifttrust Investment Michael G Harb 000000000080574	100.00
01/15	EB to MBNA Platinum Ref# 004156 2946200	500.00
01/16	414 Fi Dsty II Investment Michael G Harb 000000010101792	100.00
01/16	414 Fi Dsty II Investment Michael G Harb 000008830000651	100.00
01/16	414 Fi Dsty II Investment Michael G Harb 000008860022658	100.00
01/18	Bellsouth Phone-Svc Michael Harbin	66.16
01/18	Alagasco Gas Bill Michael G Harb 0000845371002	47.00

AMSOUTH BANK

SEE REVERSE SIDE FOR IMPORTANT INFORMATION

AMSOUTH BANK

AMSOUTH BANK
Main Office - Montgomery
PO Box 431
Montgomery, AL 36101-0431



MICHAEL G HARBIN JR
1527 E FAIRVIEW AVE
MONTGOMERY AL 36106-2113

2

ACCOUNT # 41869648

Cycle 05
Enclosures 12
Page 2 of 3

WITHDRAWALS (CONTINUED)

01/22	EB to Amer Express Cen Ref# 004173 3130606	400.00
01/22	EB to Tritel COM635901 Ref# 004176 2946198	89.96
01/22	EB to D W Moody Hardw Ref# 002551 3132132	85.14
01/24	ATM Withdrawal McGehee RD Sup 2905 McGehee Montgomery AL20133405 2396	48.53
01/28	ATM Withdrawal AmSouth Zelda Road of Montgomery ALB0231 2396	100.00
01/28	Paymap, Inc. Mort Pymt Harbin, Michae 4216299330600	639.73
01/28	Alagasco Gas Bill Michael G Harb 0000845371001	242.09
01/28	Apc Elec Serv Harbin Michael 5514355004Mtg	143.95
01/28	Apc Elec Serv Michael G Harb 0054350088Mtg	70.00
01/28	EB to AmSouth Equity Ref# 004134 3528932	6,000.00
01/28	EB to Sears Ref# 003140 3528900	517.74
01/28	EB to Montgomery Cc Ref# 002000 2946196	395.25
01/30	EB to Bradley Pl126638 Ref# 004179 3656370	82.00
01/30	EB to Richardson Pharm Ref# 004600 3656190	11.79
01/31	ATM Withdrawal Winn-Dixie Sto 1740 Carter H Montgomery AL0464 2396	68.11
01/31	Paymap, Inc. Mort Pymt Harbin, Michae 4216299330603	7.56
02/04	ATM Withdrawal Winn-Dixie Sto 1740 Carter H Montgomery AL0464 2396	28.35
02/04	EB to Amer Express Cen Ref# 004138 3911524	337.00
02/04	EB to USAA P & C Ref# 002120 3656188	272.91
02/05	Aps customer Hope D Harbin 01021A892881	62.50
02/05	EB to Pool Pal 046470 Ref# 004139 3656192	75.00
02/06	Fid Bkg Svc LLC Moneyline Harbin Jr X02092649 4Stpl	500.00
02/08	ATM Withdrawal Rite Aid #7074 1734 Carter H Montgomery AL28439901 2396	31.58
02/08	EB Tran to Checking#0004323343 Ref# 004146 4058290	500.00
02/11	Paymap, Inc. Mort Pymt Harbin, Michae 4216299330609	639.73
02/11	EB to MBNA Platinum Ref# 004156 3656194	500.00
Total Withdrawals		\$13,707.91

FEES

01/14	OD Protection Transfer Fee	5.00
01/15	OD Protection Transfer Fee	5.00
01/16	OD Protection Transfer Fee	5.00
01/17	OD Protection Transfer Fee	5.00
01/18	OD Protection Transfer Fee	5.00
01/22	OD Protection Transfer Fee	5.00
01/24	OD Protection Transfer Fee	5.00
02/06	OD Protection Transfer Fee	5.00
02/08	OD Protection Transfer Fee	5.00
02/11	Mnthly Fee - Low Bal \$1,816	10.00
02/11	OD Protection Transfer Fee	5.00
Total Fees		\$60.00

AMSOUTH BANK

SEE REVERSE SIDE FOR IMPORTANT INFORMATION



AM SOUTHBANK
Main Office - Montgomery
PO Box 431
Montgomery, AL 36101-0431



MICHAEL G HARBIN JR
1527 E FAIRVIEW AVE
MONTGOMERY AL 36106-2113

2

ACCOUNT # 41869648

Cycle 05
Enclosures 12
Page 3 of 3

CHECKS

Date	Check No.	Amount	Date	Check No.	Amount
02/11	1849	500.00	01/24	3150	90.92
01/16	3142 *	82.44	01/30	3151	425.10
01/18	3143	274.54	02/06	3152	4,668.00
01/17	3147 *	506.19	02/01	3153	125.00
01/18	3148	300.00	02/11	3154	100.00
01/18	3149	500.00	02/08	3155	350.00

* Break In Check Number Sequence

Total Checks \$7,922.19

DAILY BALANCE SUMMARY

Date	Balance	Date	Balance	Date	Balance
01/14	69.36	01/24	1.52	02/04	3,272.29
01/15	14.36	01/25	10,123.36	02/05	3,134.79
01/16	26.92	01/28	2,014.60	02/06	61.79
01/17	15.73	01/30	1,495.71	02/08	75.21
01/18	23.03	01/31	1,420.04	02/11	21.23
01/22	42.93	02/01	3,910.55		

YOU COULD WIN \$500.
SEND US YOUR E-MAIL ADDRESS NOW.
GO TO AMSOUTH.COM TO ENTER.

For information call AmSouth Telebanking Center (334)240-1301

For all your banking needs, please call 1-800-AMSOUTH
(1-800-267-6884) 24 hours a day, 7 days a week, 365 days a year,
or visit us on the Internet at www.amsouth.com.

Thank You For Banking With AmSouth!

AMSOUTH BANK

SEE REVERSE SIDE FOR IMPORTANT INFORMATION

JUL 03 02 WED 10:02 AM

STERN BROS

FAX NO. 33426

P. 02

AMSOUTH JK

MSOUTH BANK
Main Office - Montgomery
PO Box 431
Montgomery, AL 36101-0431

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MICHAEL G HARBIN JR
1527 E FAIRVIEW AVE
MONTGOMERY AL 36106-2113

ACCOUNT # 41869648

Cycle 05
Enclosures 11
Page 1 of 3

PFS CHECKING

February 12, 2002 through March 12, 2002

SUMMARY

Beginning Balance	\$21.23		Minimum Balance	\$19
Deposits & Credits	\$34,271.98	+	Average Balance	\$2,566
Net Interest Earned	\$0.91	+	Annual Percentage Yield Earned	1.50%
Withdrawals	\$23,312.08	-	Interest This Period	\$0.91
Fees	\$40.00	-	Average Collected Balance	\$771.13
Checks	\$9,703.03	-	2002 YTD Interest	\$12.73
Ending Balance	\$1,239.01			

DEPOSITS & CREDITS

02/14	Overdraft Protection Transfer	
02/15	Overdraft Protection Transfer	100.00
02/19	Deposit - Thank You	500.00
02/19	Overdraft Protection Transfer	2,615.51
02/20	Overdraft Protection Transfer	2,200.00
02/21	Overdraft Protection Transfer	100.00
02/25	Deposit - Thank You	100.00
02/27	Overdraft Protection Transfer	4,610.04
03/01	Deposit - Thank You	6,800.00
		17,246.43
	Total Deposits & Credits	\$34,271.98

INTEREST

03/12	Interest Payment	0.91
-------	------------------	------

WITHDRAWALS

02/14	Montgomery Water Payment Michael G Harb 2740045305	
02/15	ATM Withdrawal Cns Cvs Pharma 4107 Norman B Montgomery AL 00875535 2396	75.31
02/15	Fid Bkg Svc LLC Moneyline Harbin Jr X02002649 4UQ14	39.28
02/15	025 Giltrust Investment Michael G Harb 00000000080574	150.00
02/15	NML Insurance ISA Payment Michael G Harb 8090695 Isapymt	100.00
02/19	414 Fi Dsly II Investment Michael G Harb 000000010101792	87.85
02/19	414 Fi Dsly II Investment Michael G Harb 000008030000651	100.00
02/19	414 Fi Dsly II Investment Michael G Harb 000000060022658	100.00
02/19	Bellsouth Phone-Svc Michael Harbin	100.00
02/19	Algasco Gas Bill Michael G Harb 0000845971002	57.63
02/19	EB to Marianne E193999 Ref# 004158 4368630	47.00
02/19	EB to Charter CO646802 Ref# 004177 4368626	300.00
02/19	EB to Jim Massey Inc Ref# 001106 4368628	101.42
02/19	EB to Capital City Cb Ref# 001350 4368632	33.36
		11.25

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Cycle 05
Enclosures 11
Page 3 of 3

DAILY BALANCE SUMMARY

<u>Date</u>	<u>Balance</u>	<u>Date</u>	<u>Balance</u>	<u>Date</u>	<u>Balance</u>
02/14	40.92	02/25	2,925.04	03/06	2,763.48
02/15	93.79	02/26	784.41	03/08	1,971.75
02/19	83.20	02/27	71.38	03/11	1,281.46
02/20	100.23	03/01	17,317.81	03/12	1,239.01
02/21	19.49	03/04	3,418.62		

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Cycle 05
 Enclosures 10
 Page 1 of 3

PFS CHECKING

March 13, 2002 through April 10, 2002

SUMMARY

Beginning Balance	\$1,239.01	Minimum Balance	\$1.053
Deposits & Credits	\$45,316.12 +	Average Balance	\$22,560
Net Interest Earned	\$26.71 +	Annual Percentage Yield Earned	1.50%
Withdrawals	\$6,524.44 -	Interest This Period	\$26.71
Fees	\$0.00 -	Average Collected Balance	\$22,560.03
Checks	\$2,629.74 -	2002 YTD Interest	\$39.44
Ending Balance	\$37,427.66		

DEPOSITS & CREDITS

03/15	2Paymaxx Inc Payroll Harbin Jr, Mic 421629933	2,615.51
03/26	Fid Bkg Svc LLC Moneyline Harbin Jr X02092649 21Mwa	22,800.00
03/27	Fidelity Moneyline FBO Michael G 2AG809853 21Nru	5,239.11
03/27	Fidelity Moneyline FBO Michael G 2AG809853 21Num	4,320.00
03/27	Fidelity Moneyline FBO Michael G 2AG809853 21Nvb	4,181.36
03/27	Fidelity Moneyline FBO Michael G 2AG809853 21Nng	4,179.84
03/27	Fidelity Moneyline FBO Michael G 2AG809853 21Nuq	870.07
03/29	2Paymaxx Inc Payroll Harbin Jr, Mic 421629933	1,000.23
04/01	Deposit - Thank You	110.00
Total Deposits & Credits		\$45,316.12

INTEREST

04/10	Interest Payment	26.71
-------	------------------	-------

WITHDRAWALS

03/13	ATM Withdrawal Winn-Dixie Sto 1740 Carter H Montgomery AL0464 2396	45.09
03/14	Montgomery Water Payment Michael G Harb 2660221300	140.38
03/15	Fid Bkg Svc LLC Moneyline Harbin Jr X02092649 53C7K	150.00
03/15	025 Gifttrust Investment Michael G Harb 000000000080574	100.00
03/15	EB to MBNA Platinum Ref# 004156 4976718	534.32
03/18	ATM Withdrawal McGehee RD Sup 2905 McGehee Montgomery AL20133401 2396	54.51
03/19	Bellsouth Phone-Svc Michael Harbin	96.71
03/20	Alagasco Gas Bill Michael G Harb 0000845371002	47.00
03/22	ATM Withdrawal Winn-Dixie Sto 1740 Carter H Montgomery AL0464 2396	72.72
03/25	EB Tran to Checking#0004323343 Ref# 004146 5761424	200.00
03/25	Paymap, Inc. Mort Pymt Harbin, Michae 4216299330621	639.73
03/26	EB to Hope Harbi182801 Ref# 004180 5786350	500.00
03/26	EB to Tritel COM635901 Ref# 004176 5789414	81.93
03/27	Photocopy Fees 0208502116R	184.00

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Enclosures 10
Page 3 of 3

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Cycle 05
 Enclosures 10
 Page 2 of 3

WITHDRAWALS (CONTINUED)

03/27	Photocopy Fees 0208502445R	4.00
03/27	Apc Elec Serv Harbin Michael 5514355004Mtg	125.95
03/27	Apc Elec Serv Michael G Harb 0054350088Mtg	70.00
03/27	EB to Montgomery Cc Ref# 002000 5837060	413.55
03/27	EB to Capital City Clb Ref# 001350 5837062	13.74
03/28	Alagasco Gas Bill Michael G Harb 0000845371001	194.54
04/03	EB Tran to Checking#0004323343 Ref# 004146 6130228	300.00
04/03	EB to Hope Harbi182801 Ref# 004180 6130168	500.00
04/03	EB to USAA P & C Ref# 002120 6130164	272.53
04/03	EB to Amer Express Cen Ref# 004173 6135548	100.00
04/05	Aps customer Hope D Harbin 01021A892881	62.50
04/08	ATM Withdrawal McGehee RD Sup 2905 McGehee Montgomery AL20133401 2396	60.36
04/08	ATM Withdrawal Winn-Dixie Sto 1740 Carter H Montgomery AL0464 2396	58.84
04/08	Paymap, Inc. Mort Pymt Harbin, Michae 4216299330626	639.73
04/08	EB to AmSth Essential Ref# 004134 6314754	10.77
04/09	ATM Withdrawal AmSouth Atlanta Highw Montgomery ALIBH2 2396	100.00
04/10	EB to MBNA Platinum Ref# 004156 6130166	751.54
Total Withdrawals		\$6,524.44

CHECKS

Date	Check No.	Amount	Date	Check No.	Amount
04/03	3163	150.00	03/28	3173	232.39
03/20	3168 *	55.89	03/28	3174	538.02
04/01	3170 *	344.00	04/01	3175	40.00
04/01	3171	25.00	04/08	3176	385.15
03/28	3172	736.29	04/08	3177	123.00

Total Checks \$2,629.74

* Break In Check Number Sequence

DAILY BALANCE SUMMARY

Date	Balance	Date	Balance	Date	Balance
03/13	1,193.92	03/22	2,557.90	04/01	40,915.37
03/14	1,053.54	03/25	1,718.17	04/03	39,592.84
03/15	2,884.73	03/26	23,936.24	04/05	39,530.34
03/18	2,830.22	03/27	41,915.38	04/08	38,252.49
03/19	2,733.51	03/28	40,214.14	04/09	38,152.49
03/20	2,630.62	03/29	41,214.37	04/10	37,427.66

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Cycle 05
Enclosures 12
Page 1 of 3

PFS CHECKING

April 11, 2002 through May 10, 2002

SUMMARY

Beginning Balance	\$37,427.66	Minimum Balance	\$10,437
Deposits & Credits	\$4,515.97 +	Average Balance	\$13,978
Net Interest Earned	\$17.12 +	Annual Percentage Yield Earned	1.50%
Withdrawals	\$4,191.60 -	Interest This Period	\$17.12
Fees	\$0.00 -	Average Collected Balance	\$13,978.73
Checks	\$25,340.97 -	2002 YTD Interest	\$56.56
Ending Balance	\$12,428.18		

DEPOSITS & CREDITS

04/22	EB From Checking # 0004323343 Ref# 004129 6801889	900.00
04/26	2Paymaxx Inc Payroll Harbin Jr, Mic 421629933	1,000.23
05/10	2Paymaxx Inc Payroll Harbin Jr, Mic 421629933	2,615.74
Total Deposits & Credits		\$4,515.97

INTEREST

05/10	Interest Payment	17.12
-------	------------------	-------

WITHDRAWALS

04/12	Montgomery Water Payment Michael G Harb 2740045305	67.18
04/15	ATM Withdrawal Winn-Dixie Sto 1740 Carter H Montgomery AL0464 2396	74.90
04/15	Fid Bkg Svc LLC Moneyline Harbin Jr X02092649 5CB4U	150.00
04/15	025 Gifttrust Investment Michael G Harb 000000000080574	100.00
04/17	ATM Withdrawal Bruno S #005 2747 Bell Roa Montgomery AL18257501 2396	47.81
04/18	Bellsouth Phone-Svc Michael Harbin	55.39
04/18	Alagasco Gas Bill Michael G Harb 0000845371002	47.00
04/19	ATM Withdrawal Winn-Dixie Sto 1740 Carter H Montgomery AL0464 2396	29.66
04/22	ATM Withdrawal AmSouth McGehee RD of Montgomery ALIBGB3 2396	100.00
04/22	ATM Withdrawal Cns Cvs Pharma 4107 Norman B Montgomery AL00875535 2396	34.13
04/22	Paymap, Inc. Mort Pymt Harbin, Michae 4216299330630	639.73
04/22	EB to Montgomery Cc Ref# 002000 6801770	352.44
04/22	EB to Pool Pal 046470 Ref# 004139 6801776	207.50
04/22	EB to Tritel COM635901 Ref# 004176 6803094	88.98
04/22	EB to Charter CO646802 Ref# 004177 6801774	74.13
04/22	EB to Jim Massey Inc Ref# 001106 6801764	22.31
04/22	EB to Capital City Clb Ref# 001350 6801772	11.25
04/22	EB to Richardson Pharm Ref# 004600 6801766	2.49
04/23	ATM Withdrawal Winn-Dixie Sto 3881 Atlanta Montgomery AL0521 2396	65.13
04/24	ATM Withdrawal Exxon 3400 McGahee Montgomery AL55685192 2396	7.62

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Cycle 05
Enclosures 12
Page 2 of 3

WITHDRAWALS (CONTINUED)

04/25	Apc	Elec Serv Michael G Harb 0054350088Mtg	70.00
04/26	Apc	Elec Serv Harbin Michael 5514355004Mtg	125.95
04/26	Alagasco	Gas Bill Michael G Harb 0000845371001	81.74
04/29	ATM Withdrawal	Wal-Mart Super 0930 Wal-Sams Montgomery AL09300019 2396	66.06
04/29	ATM Withdrawal	Winn-Dixie Sto 528 Patton Av Montgomery AL0465 2396	53.25
04/30	EB to USAA P & C Ref#	002120 7096104	272.45
05/06	Paymap, Inc.	Mort Pymt Harbin, Michae 4216299330635	639.73
05/07	Aps	customer Hope D Harbin 01021A892881	62.50
05/10	Montgomery Water Payment	Michael G Harb 2660221300	111.91
05/10	EB to Southtrust Bk Ref#	004131 7377424	252.32
05/10	EB to MBNA Platinum Ref#	004156 7376336	154.72
05/10	EB to Charter CO646802 Ref#	004177 7376344	74.35
05/10	EB to Jim Massey Inc Ref#	001106 7376342	26.62
05/10	EB to Capital City Clb Ref#	001350 7376340	11.25
05/10	EB to Richardson Pharm Ref#	004600 7376338	11.10

Total Withdrawals \$4,191.60

CHECKS

Date	Check No.	Amount	Date	Check No.	Amount
05/02	318	274.47	05/06	3183 *	500.00
04/18	3169 *	110.00	05/03	3185 *	732.08
04/11	3178 *	18,200.00	04/26	3201 *	17.65
04/15	3179	2,818.75	04/23	3202	650.00
04/26	3180	20.00	04/29	3203	20.00
04/23	3181	1,888.02	04/29	3204	110.00

Total Checks \$25,340.97

* Break In Check Number Sequence

DAILY BALANCE SUMMARY

Date	Balance	Date	Balance	Date	Balance
04/11	19,227.66	04/22	15,094.01	04/30	12,646.37
04/12	19,160.48	04/23	12,490.86	05/02	12,371.90
04/15	16,016.83	04/24	12,483.24	05/03	11,639.82
04/17	15,969.02	04/25	12,413.24	05/06	10,500.09
04/18	15,756.63	04/26	13,168.13	05/07	10,437.59
04/19	15,726.97	04/29	12,918.82	05/10	12,428.18

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Cycle 05
 Enclosures 8
 Page 1 of 2

PFS CHECKING
 May 11, 2002 through June 11, 2002

SUMMARY

Beginning Balance	\$12,428.18	Minimum Balance	\$5.401
Deposits & Credits	\$2,479.28 +	Average Balance	\$8.634
Net Interest Earned	\$11.34 +	Annual Percentage Yield Earned	1.50%
Withdrawals	\$5,671.44 -	Interest This Period	\$11.34
Fees	\$0.00 -	Average Collected Balance	\$8,684.79
Checks	\$2,090.14 -	2002 YTD Interest	\$67.90
Ending Balance	\$7,157.22		

DEPOSITS & CREDITS

06/10 2Paymaxx Inc Payroll Harbin Jr, Mic 421629933 2,479.28

INTEREST

06/11 Interest Payment 11.34

WITHDRAWALS

05/13	EB Tran to Checking#0004323343 Ref# 004146 7623372	500.00
05/15	Fid Bkg Svc LLC Moneyline Harbin Jr X02092649 5Lina	150.00
05/15	025 Giftrust Investment Michael G Harb 000000000080574	100.00
05/17	Alagasco Gas Bill Michael G Harb 0000845371002	47.00
05/17	EB to Marianne E193999 Ref# 004158 7774460	300.00
05/20	Paymap, Inc. Mort Pymt Harbin, Michae 4216299330639	639.73
05/20	Bellsouth Phone-Svc Michael Harbin	54.21
05/21	ATM Withdrawal KMart 2333 East Sou Montgomery AL03054 2396	88.99
05/21	EB to USAA P & C Ref# 002120 7904142	272.45
05/21	EB to Tritel COM635901 Ref# 004176 7904140	86.07
05/22	ATM Withdrawal AmSouth Taylor RD Bra Montgomery ALIBAF5 2396	100.00
05/23	ATM Withdrawal Cns Cvs Pharma 4107 Norman B Montgomery AL00875535 2396	45.00
05/28	ATM Withdrawal McGehee RD Sup 2905 McGehee Montgomery AL20133405 2396	55.48
05/28	ATM Withdrawal Winn-Dixie Sto 1740 Carter H Montgomery AL0464 2396	48.31
05/28	ATM Withdrawal Winn-Dixie Sto 1740 Carter H Montgomery AL0464 2396	40.79
05/28	ATM Withdrawal Pet Supplies P 2415 Eatern B Montgomery AL00092585 2396	31.21
05/28	Apc Elec Serv Harbin Michael 5514355004Mtg	125.94
05/28	Apc Elec Serv Michael G Harb 0054350088Mtg	70.00
05/28	Alagasco Gas Bill Michael G Harb 0000845371001	27.36
05/28	EB to Montgomery Cc Ref# 002000 7904204	595.44
05/29	EB to MBNA Platinum Ref# 004156 8197118	500.00
05/29	EB to Pool Pal 046470 Ref# 004139 8196096	202.50
05/29	EB to Amer Express Cen Ref# 004173 8196092	150.00
05/29	EB to Richardson Pharm Ref# 004600 8196094	3.57

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Cycle 05
 Enclosures 8
 Page 2 of 2

WITHDRAWALS (CONTINUED)

06/03	Paymap, Inc. Mtg Paymnt Harbin, Michae	100528792	639.73
06/05	Aps customer Hope D Harbin	01021A892881	62.50
06/10	EB to Tritel COM635901 Ref# 004176	8669654	123.67
06/10	EB to Capital City Clb Ref# 001350	8669652	11.25
06/11	EB to AmSth Essential Ref# 004134	8739332	300.24
06/11	EB Tran to Checking#0004323343 Ref# 004146	8739362	300.00

Total Withdrawals \$5,671.44

CHECKS

Date	Check No.	Amount	Date	Check No.	Amount
05/13	3184	28.54	06/03	3191 *	500.00
05/15	3186 *	50.00	06/05	3192	55.00
05/22	3188 *	538.02	05/23	3206 *	500.00
06/06	3189	308.58	06/06	3207	110.00

Total Checks \$2,090.14

* Break In Check Number Sequence

DAILY BALANCE SUMMARY

Date	Balance	Date	Balance	Date	Balance
05/13	11,899.64	05/22	9,473.17	06/05	5,820.34
05/15	11,599.64	05/23	8,928.17	06/06	5,401.76
05/17	11,252.64	05/28	7,933.64	06/10	7,746.12
05/20	10,558.70	05/29	7,077.57	06/11	7,157.22
05/21	10,111.19	06/03	5,937.84		

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CYCLE 05
 ENCLOSURES 9
 PAGE 1 OF 3

PERSONAL FINANCIAL SERVICES
 COMBINED CHECKING AND INVESTMENT STATEMENT
 June 13, 2000 through July 12, 2000

SUMMARY

COMBINED BEGINNING BALANCE	\$3,945.74	PFS CHECKING ACCT # 0041869648	
PFS CHECKING	\$3,940.97	ANNUAL PERCENT YIELD EARNED	2.25%
PFS INVESTMENT	\$4.77	INTEREST THIS PERIOD	\$6.11
DEPOSITS & CREDITS	\$10,806.52 +	AVG COLLECTED BALANCE	\$3,345.14
NET INTEREST EARNED	\$11.21 +	2000 YTD INTEREST	\$33.28
WITHDRAWALS	\$7,142.47 -		
FEES	\$10.00 -		
CHECKS	\$2,841.85 -	PFS INVESTMENT ACCT # 0099020505	
COMBINED ENDING BALANCE	\$4,769.15	ANNUAL PERCENT YIELD EARNED	4.75%
PFS CHECKING	\$2,759.28	INTEREST THIS PERIOD	\$5.10
PFS INVESTMENT	\$2,009.87	AVG COLLECTED BALANCE	\$1,338.10
		2000 YTD INTEREST	\$69.28

DEPOSITS & CREDITS

06/14	DEPOSIT - THANK YOU	790.00
	TO CHECKING ACCOUNT # 0041869648	
06/21	DEPOSIT - THANK YOU	3,351.50
	TO CHECKING ACCOUNT # 0041869648	
06/23	DEPOSIT - THANK YOU	1,356.77
	TO CHECKING ACCOUNT # 0041869648	
06/23	HARBINS - STERN PAYROLL	2,654.12
	MICHAEL G HARB 12	
	TO CHECKING ACCOUNT # 0041869648	
07/07	HARBINS - STERN PAYROLL	2,654.13
	MICHAEL G HARB 12	
	TO CHECKING ACCOUNT # 0041869648	
TOTAL DEPOSITS & CREDITS		\$10,806.52

INTEREST

07/12	INTEREST PAYMENT	6.11
	TO CHECKING ACCOUNT # 0041869648	
07/12	INTEREST PAYMENT	5.10
	TO INVESTMENT ACCOUNT # 0099020505	
TOTAL NET INTEREST		\$11.21

WITHDRAWALS

06/15	EB TRAN TO CHECKING#0075776758	400.00
	REF# 007577 4068106	
06/15	NATIONAL FINL DEBIT BATC	150.00
	HARBIN JR X02092649 239ZT	
06/15	AMERICAN CENTURY INVESTMENT	100.00
	MICHAEL G HARB 025000080574	
06/15	EB TO LOCKER ROOM-MONT	5
	REF# 005029 3860384 SEE REVERSE SIDE FOR IMPORTANT INFORMATION	AM SOUTH BANK
	BOSTON FINANCIAL INVESTMENT	100.00

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Cycle 05
Enclosures 5
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**PERSONAL FINANCIAL SERVICES
COMBINED CHECKING AND INVESTMENT STATEMENT**

SUMMARY

Combined Beginning Balance		\$43.63	
PFS Checking	\$35.86		
PFS Investment	\$7.77		
Deposits & Credits		\$25,214.69	+
Net Interest Earned		\$33.30	+
Withdrawals		\$20,246.30	-
Fees		\$0.00	-
Checks		\$640.87	-
Combined Ending Balance		\$4,404.45	
PFS Checking	\$374.47		
PFS Investment	\$4,029.98		

PFS Checking Account # 0041869648
Annual Percentage Yield Earned 2.25%
Interest This Period \$3.32
Avg Collected Balance \$1,813.81
2001 YTD Interest \$6.40

PFS Investment Account # 0099020505
Annual Percentage Yield Earned 4.70%
Interest This Period \$29.98
Avg Collected Balance \$7,933.33
2001 YTD Interest \$37.75

DEPOSITS & CREDITS

01/12	Deposit - Thank You		3,000.00
01/17	Deposit - Thank You		16,800.00
01/19	Harbins - Stern Payroll Michael G Harb	12	2,665.34
01/26	Deposit - Thank You		84.00
02/02	Harbins - Stern Payroll Michael G Harb	12	2,665.35
Total Deposits & Credits			\$25,214.69

INTEREST

02/09	Interest Payment to Checking Account # 0041869648	3.32
02/09	Interest Payment to Investment Account # 0099020505	29.98
Total Net Interest		\$33.30

WITHDRAWALS

01/11	Montgomery Water Payment Michael G Harb 2660221300	269.27
01/11	EB to Montgomery Marin Ref# 004155 0182652	75.00
01/11	EB to Capital City Clb Ref# 001350 0182650	11.25
01/16	ATM Withdrawal AmSouth Zelda Road of Montgomery ALB0231 2396	150.00
01/16	EB Tran to Checking#0075776758 Ref# 007577 0282666	400.00
01/16	AEGIS Mort Pymt Harbin, Michael 4216299330467	1,004.01
01/16	Fid Bkg Svc LLC Moneyline Harbin Jr X02092649 2Tzpp	150.00
01/16	025 Giftrust Investment Michael G Harb 000000000080574	100.00
01/16	EB to Green GATE189366 Ref# 004157 8948496	380.50

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Cycle 05
Enclosures 5
Page 2 of 3

WITHDRAWALS (CONTINUED)

01/16	EB to Marine Midland 7 Ref# 009198 0266464	75.00
01/16	EB to MEDIACOM38 Ref# 004164 0266460	35.96
01/16	EB to MEDIACOM38 Ref# 004163 0266462	35.96
01/17	Boston Financial Investment Michael G Harb 000000010101792	100.00
01/17	Boston Financial Investment Michael G Harb 000008830000651	100.00
01/17	Boston Financial Investment Michael G Harb 000008860022658	100.00
01/18	EB to Green GATE189366 Ref# 004157 0364864	5.50
01/22	Bellsouth Tel Pymt Michael G Harb 3342849076187	94.22
01/22	EB to AmSouth Equity Ref# 004134 0401176	1,500.00
01/22	EB to D W Moody Hardw Ref# 002551 8948492	70.65
01/23	EB Tran to Checking#0004323343 Ref# 004146 0458328	2,000.00
01/23	EB to American Express Ref# 004136 0457840	857.69
01/26	Alagasco Gas Bill Michael G Harb 0000845371001	392.53
01/26	EB to Montgomery Cc Ref# 002000 0182654	1,522.00
01/26	EB to Pool Pal 046470 Ref# 004139 0562714	75.00
01/26	EB to AT&T CABLE281621 Ref# 004167 0562716	38.19
01/26	EB to Richardson Pharm Ref# 004600 0562722	1.19
01/29	ATM Withdrawal Compass Bank 2931 Montgomr Montgomery ALATM506 2396	151.75
01/29	EB Tran to Checking#0075776758 Ref# 007577 0566260	1,231.84
01/29	AEGIS Mort Pymt Harbin, Michae 4216299330472	1,004.01
01/29	Apc Elec Serv Harbin Michael 5514355004Mtg	166.95
01/31	EB to Amer Express Cen Ref# 004138 0562712	1,200.00
02/01	EB Tran to Checking#0075776758 Ref# 007577 0702296	400.00
02/01	EB to USAA P & C Ref# 002120 0562714	172.83
02/05	EB to Green GATE189366 Ref# 004157 0562718	375.00
02/07	Telephone Transfer	6,000.00
Total Withdrawals		\$20,246.30

CHECKS

Date	Check No.	Amount	Date	Check No.	Amount
01/22	1749	156.00	01/19	1898 *	150.00
01/22	1894 *	46.70	01/24	1899	288.17
Total Checks				\$640.87	

* Break In Check Number Sequence

AUTOMATIC TRANSFERS

01/11	Transfer Credit to Checking Account # 0041869648	7.77 +
01/11	Transfer Debit to Investment Account # 0099020505	7.77 -
01/17	Transfer Debit to Checking Account # 0041869648	10,000.00 -
01/17	Transfer Credit to Investment Account # 0099020505	10,000.00 +
01/19	Transfer Debit to Checking Account # 0041869648	4,000.00 -
01/19	Transfer Credit to Investment Account # 0099020505	4,000.00 +
01/26	Transfer Credit to Checking Account # 0041869648	2,000.00 +
01/26	Transfer Debit to Investment Account # 0099020505	2,000.00 -
01/29	Transfer Credit to Checking Account # 0041869648	4,000.00 +

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Cycle 05
Enclosures 5
Page 3 of 3

AUTOMATIC TRANSFERS (CONTINUED)

01/29	Transfer Debit to Investment Account # 0099020505	4,000.00 -
02/07	Transfer Credit to Checking Account # 0041869648	4,000.00 +
02/07	Transfer Debit to Investment Account # 0099020505	4,000.00 -

DAILY BALANCE SUMMARY - COMBINED

Date	Balance	Date	Balance	Date	Balance
01/11	311.89 -	01/22	17,498.95	02/01	8,080.80
01/12	2,688.11	01/23	14,641.26	02/02	10,746.15
01/16	356.68	01/24	14,353.09	02/05	10,371.15
01/17	16,856.68	01/26	12,408.18	02/07	4,371.15
01/18	16,851.18	01/29	9,853.63	02/09	4,404.45
01/19	19,366.52	01/31	8,653.63		

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Cycle 05
Enclosures 8
Page 1 of 3

PERSONAL FINANCIAL SERVICES
COMBINED CHECKING AND INVESTMENT STATEMENT

February 2001

SUMMARY

Combined Beginning Balance	\$4,404.45	
PFS Checking	\$374.47	
PFS Investment	\$4,029.98	
Deposits & Credits	\$27,778.66	+
Net Interest Earned	\$9.44	+
Withdrawals	\$20,223.99	-
Fees	\$10.00	-
Checks	\$8,907.28	-
Combined Ending Balance	\$3,051.28	
PFS Checking	\$3,043.21	
PFS Investment	\$8.07	

PFS Checking Account # 0041869648	
Annual Percentage Yield Earned	2.25%
Interest This Period	\$1.37
Avg Collected Balance	\$724.12
2001 YTD Interest	\$7.77

PFS Investment Account # 0099020505	
Annual Percentage Yield Earned	4.50%
Interest This Period	\$8.07
Avg Collected Balance	\$2,155.14
2001 YTD Interest	\$45.82

DEPOSITS & CREDITS

02/13	Deposit - Thank You	1,002.15
02/16	Deposit - Thank You	3,000.17
02/16	Paypal.Com Transfer Michael Harbin 122247162	46.93
02/26	Deposit - Thank You	12,581.62
02/26	Paypal.Com Transfer Michael Harbin 127608656	490.00
03/02	Deposit - Thank You	300.79
03/07	Deposit - Thank You	676.00
03/08	Deposit - Thank You	4,700.00
03/12	Deposit - Thank You	4,981.00

Total Deposits & Credits \$27,778.66

INTEREST

03/12	Interest Payment to Checking Account # 0041869648	1.37
03/12	Interest Payment to Investment Account # 0099020505	8.07

Total Net Interest \$9.44

WITHDRAWALS

02/12	ATM Withdrawal AmSouth McGehee RD of Montgomery ALIBGB3 2396	150.00
02/12	AEGIS Mort Pymt Harbin, Michae 4216299330478	1,007.32
02/12	EB to MBNA Platinum Ref# 004156 0804164	800.00
02/12	EB to Montgomery Marin Ref# 004155 0999796	75.00
02/12	EB to Trugreen/CHMLWN2 Ref# 002100 0999792	54.59

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Cycle 05
Enclosures 8
Page 2 of 3

WITHDRAWALS (CONTINUED)

02/12	EB to Jim Massey Inc Ref# 001106 0999794	15.94
02/12	EB to Capital City Clb Ref# 001350 0999798	11.25
02/14	EB to AmSouth Equity Ref# 004134 1095384	200.00
02/14	EB to MEDIACOM38 Ref# 004164 1095380	35.96
02/14	EB to MEDIACOM38 Ref# 004163 1095382	35.96
02/14	EB to D W Moody Hardw Ref# 002551 1095376	24.52
02/15	EB Tran to Checking#0075776758 Ref# 007577 1110426	400.00
02/15	Fid Bkg Svc LLC Moneyline Harbin Jr X02092649 2Yawe	150.00
02/15	025 Giftrust Investment Michael G Harb 00000000080574	100.00
02/16	Boston Financial Investment Michael G Harb 000000010101792	100.00
02/16	Boston Financial Investment Michael G Harb 000008830000651	100.00
02/16	Boston Financial Investment Michael G Harb 000008860022658	100.00
02/21	Bellsouth Tel Pymt Michael G Harb 3342849076187	81.08
02/22	Paypal.Com Echeck Michael Harbin 126487267	91.00
02/23	EB to Montgomery Cc Ref# 002000 0804166	397.49
02/26	ATM Withdrawal AmSouth Zelda Road of Montgomery ALB0231 2396	50.00
02/26	AEGIS Mort Pymt Harbin, Michae 4216299330483	1,007.32
02/26	Alagasco Gas Bill Michael G Harb 0000845371001	342.46
02/26	Apc Elec Serv Harbin Michael 5514355004Mtg	166.95
02/27	Fid Bkg Svc LLC Moneyline Harbin Jr X02092649 30HW1	6,581.62
02/27	Fid Bkg Svc LLC Moneyline Harbin Jr X02092649 30H9J	6,000.00
03/01	EB Tran to Checking#0075776758 Ref# 007577 1488952	400.00
03/05	ATM Withdrawal AmSouth McGehee RD of Montgomery ALIBGB3 2396	150.00
03/05	EB to Green GATE189366 Ref# 004157 1593186	396.50
03/05	EB to Pool Pal 046470 Ref# 004139 1593188	100.97
03/05	EB to Adt Security Ref# 002500 1593190	74.85
03/05	EB to Richardson Pharm Ref# 004600 1593184	15.89
03/12	AEGIS Mort Pymt Harbin, Michae 4216299330489	1,007.32

Total Withdrawals \$20,223.99

FEES

03/12	Mnthly Fee-Comb Avg Bal \$3,803	10.00
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CHECKS

Date	Check No.	Amount	Date	Check No.	Amount
02/27	3001	200.00	03/09	3006	2,514.93
03/09	3003 *	424.00	03/12	3007	22.89
03/09	3004	3,129.33	03/12	3008	100.00
03/09	3005	2,216.13	02/26	3051 *	300.00

* Break In Check Number Sequence

Total Checks \$8,907.28

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Cycle 05
Enclosures 8
Page 3 of 3

AUTOMATIC TRANSFERS

02/12	Transfer Credit to Checking Account # 0041869648	2,000.00 +
02/12	Transfer Debit to Investment Account # 0099020505	2,000.00 -
02/26	Transfer Debit to Checking Account # 0041869648	8,000.00 -
02/26	Transfer Credit to Investment Account # 0099020505	8,000.00 +
02/27	Transfer Credit to Checking Account # 0041869648	8,000.00 +
02/27	Transfer Debit to Investment Account # 0099020505	8,000.00 -
03/09	Transfer Credit to Checking Account # 0041869648	2,029.98 +
03/09	Transfer Debit to Investment Account # 0099020505	2,029.98 -

DAILY BALANCE SUMMARY - COMBINED

Date	Balance	Date	Balance	Date	Balance
02/12	2,290.35	02/22	4,921.08	03/05	2,109.44
02/13	3,292.50	02/23	4,523.59	03/07	2,785.44
02/14	2,996.06	02/26	15,728.48	03/08	7,485.44
02/15	2,346.06	02/27	2,946.86	03/09	798.95 -
02/16	5,093.16	03/01	2,546.86	03/12	3,051.28
02/21	5,012.08	03/02	2,847.65		

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Cycle 05
Enclosures 3
Page 1 of 3

PERSONAL FINANCIAL SERVICES
COMBINED CHECKING AND INVESTMENT STATEMENT

March 12, 2001

SUMMARY

Combined Beginning Balance	\$3,051.28
PFS Checking	\$3,043.21
PFS Investment	\$8.07
Deposits & Credits	\$10,297.04 +
Net Interest Earned	\$7.92 +
Withdrawals	\$9,028.18 -
Fees	\$10.00 -
Checks	\$670.32 -
Combined Ending Balance	\$3,647.74
PFS Checking	\$3,647.74
PFS Investment	\$0.00

PFS Checking Account # 0041869648	
Annual Percentage Yield Earned	3.68%
Interest This Period	\$7.90
Avg Collected Balance	\$2,655.80
2001 YTD Interest	\$15.67

PFS Investment Account # 0099020505	
Annual Percentage Yield Earned	3.40%
Interest This Period	\$0.02
Avg Collected Balance	\$7.26
2001 YTD Interest	\$45.84

DEPOSITS & CREDITS

03/14	Deposit - Thank You	1,352.00
03/16	Harbins - Stern Payroll Michael G Harb	1,160.44
03/30	Harbins - Stern Payroll Michael G Harb	2,642.26
04/03	Deposit - Thank You	3,500.00
04/06	Deposit - Thank You	815.75
04/06	Effective Date 04-09-01 Interest Principal Transfer Cr	8.09
04/10	Deposit - Thank You	818.50
Total Deposits & Credits		\$10,297.04

INTEREST

04/06	Interest Payment to Investment Account # 0099020505	0.02
04/11	Interest Payment to Checking Account # 0041869648	7.90
Total Net Interest		\$7.92

WITHDRAWALS

03/13	EB to USAA P & C Ref# 002120 1873986	250.57
03/13	EB to MEDIACOM38 Ref# 004163 1872698	40.32
03/13	EB to Capital City Clb Ref# 001350 1872696	11.25
03/14	Montgomery Water Payment Michael G Harb 2660221300	107.66
03/15	EB Tran to Checking#0075776758 Ref# 007577 1922952	400.00
03/15	Fid Bkg Svc LLC Moneyline Harbin Jr X02092649 32Vbd	150.00
03/15	025 Giftrust Investment Michael G Harb 000000000080574	100.00

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Cycle 05
Enclosures 3
Page 2 of 3

WITHDRAWALS (CONTINUED)

03/16	Boston Financial Investment Michael G Harb 000000010101792	100.00
03/16	Boston Financial Investment Michael G Harb 000008830000651	100.00
03/16	Boston Financial Investment Michael G Harb 000008860022658	100.00
03/21	Bellsouth Tel Pymt Michael G Harb 3342849076187	91.07
03/22	ATM Withdrawal AmSouth Seagrove Beac Destin FLAC331 2396	160.00
03/26	AEGIS Mort Pymt Harbin, Michae 4216299330494	1,007.32
03/27	Alagasco Gas Bill Michael G Harb 0000845371001	215.82
03/27	EB to Montgomery Cc Ref# 002000 1872700	528.43
03/27	EB to American Express Ref# 004136 2255432	103.65
03/27	EB to AT&T CABLE281621 Ref# 004167 2255882	84.16
03/27	EB to Adt Security Ref# 002500 2255430	74.85
03/27	EB to Forrest E.264146 Ref# 004166 2255426	34.00
03/27	EB to Richardson Pharm Ref# 004600 2255428	3.40
03/28	Apc Elec Serv Harbin Michael 5514355004Mtg	144.95
03/30	Fid Bkg Svc LLC Moneyline Harbin Jr X02092649 35Fez	1,000.00
03/30	EB to USAA P & C Ref# 002120 2255424	521.66
04/02	ATM Withdrawal AmSouth McGehee RD of Montgomery ALIBGB3 2396	150.00
04/02	EB Tran to Checking#0075776758 Ref# 007577 2445504	400.00
04/02	Fid Bkg Svc LLC Moneyline Harbin Jr X02092649 362F8	500.00
04/02	EB to Amer Express Cen Ref# 004138 2474912	904.65
04/02	EB to AmSouth Equity Ref# 004134 2474914	250.00
04/06	EB to Southtrust Bk Ref# 004131 2645100	331.51
04/06	EB to Pool Pal 046470 Ref# 004139 2474916	147.50
04/06	Effective Date 04-09-01 Interest Principal Transfer Dr	8.09
04/09	AEGIS Mort Pymt Harbin, Michae 4216299330500	1,007.32
Total Withdrawals		\$9,028.18

FEES

04/11	Mnthly Fee - Low Bal \$3,601	10.00
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CHECKS

Date	Check No.	Amount	Date	Check No.	Amount
03/16	3002	80.32	04/04	3010	50.00
03/16	3009	540.00			

* Break In Check Number Sequence

Total Checks \$670.32

DAILY BALANCE SUMMARY - COMBINED

Date	Balance	Date	Balance	Date	Balance
03/13	2,749.14	03/21	3,492.53	03/28	1,135.95
03/14	3,993.48	03/22	3,332.53	03/30	2,256.55
03/15	3,343.48	03/26	2,325.21	04/02	51.90
03/16	3,583.60	03/27	1,280.90	04/03	3,551.90

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Cycle 05
Enclosures 3
Page 3 of 3

DAILY BALANCE SUMMARY - COMBINED

Date	Balance	Date	Balance	Date	Balance
04/04	3,501.90	04/09	2,831.34	04/11	3,647.74
04/06	3,838.66	04/10	3,649.84		

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ACCOUNT # 41869648
 CYCLE 05
 ENCLOSURES 11
 PAGE 1 OF 3

PFS CHECKING
 April 12, 2001 through May 10, 2001

SUMMARY

BEGINNING BALANCE	\$3,647.74	MINIMUM BALANCE	\$989 -
DEPOSITS & CREDITS	\$9,588.53 +	AVERAGE BALANCE	\$2,177
NET INTEREST EARNED	\$5.82 +	ANNUAL PERCENTAGE YIELD EARNED	4.35%
WITHDRAWALS	\$7,185.56 -	INTEREST THIS PERIOD	\$5.82
FEES	\$10.00 -	AVERAGE COLLECTED BALANCE	\$1,717.09
CHECKS	\$5,967.06 -	2001 YTD INTEREST	\$21.49
ENDING BALANCE	\$79.47		

DEPOSITS & CREDITS

04/13 HARBINS - STERN PAYROLL	2,731.27
MICHAEL G HARB 12	
04/20 DEPOSIT - THANK YOU	829.82
04/24 DEPOSIT - THANK YOU	2,500.00
04/27 DEPOSIT - THANK YOU	2,731.27
04/30 EB FROM CHECKING # 0004323343	281.17
REF# 004129 3386423	
05/09 DEPOSIT - THANK YOU	515.00

TOTAL DEPOSITS & CREDITS	\$9,588.53

INTEREST

05/10 INTEREST PAYMENT	5.82
------------------------	------

WITHDRAWALS

04/13 EB TO ABNA PLATINUM

SEE REVERSE SIDE FOR IMPORTANT INFORMATION 133.77

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04/16	EB TRAN TO CHE	REF# 007577 2893750	400.00
04/16	FID BKG SVC LLC MONEYLINE	REF# 004134 2850732	150.00
04/16	025 GIFTRUST INVESTMENT	REF# 004155 2850734	100.00
04/16	EB TO AMSOUTH EQUITY	REF# 004164 2850152	500.00
04/16	EB TO MONTGOMERY MARIN	REF# 001106 2850730	225.00
04/16	EB TO MEDIACOM38	REF# 004163 2850154	80.64
04/16	EB TO JIM MASSEY INC	REF# 001350 2850736	65.10
04/16	EB TO CAPITAL CITY CLB		40.32
04/16	EB TO MEDIACOM38		11.25
04/17	BOSTON FINANCIAL INVESTMENT		100.00
	MICHAEL G HARB 000000010101792		

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 ENCLOSURES 11
 PAGE 2 OF 3

WITHDRAWALS (CONTINUED)

04/17	BOSTON FINANCIAL INVESTMENT	100.00
	MICHAEL G HARB 000008830000651	
04/17	BOSTON FINANCIAL INVESTMENT	100.00
	MICHAEL G HARB 000008860022658	
04/20	BELLSOUTH TEL PYMT	107.40
	MICHAEL G HARB 3342849076187	
04/20	EB TO AMER EXPRESS CEN	482.40
	REF# 004173 2937292	
04/23	AEGIS MORT PYMT	1,007.32
	Harbin, Michae 4216299330505	
04/23	EB TO B W MOODY HARDW	118.69
	REF# 002551 2474916	
04/25	EB TO MONTGOMERY CC	531.21
	REF# 002000 2645098	
04/25	EB TO GREEN GATE189366	348.00
	REF# 004157 2474918	
04/26	ALAGASCO GAS BILL	196.42
	MICHAEL G HARB 0000845371001	
04/27	APC ELEC SERV	144.95
	HARBIN MICHAEL 5514355004MTG	
04/30	EB TO RICHARDSON PHARM	32.81
	REF# 004600 3386236	
04/30	EB TO AMER EXPRESS CEN	21.95
	REF# 004138 3386240	
05/01	EB TRAN TO CHECKING#0075776758	400.00
	REF# 007577 3474668	
05/01	EB TO USAA P & C	102.92
	REF# 002120 3386238	
05/03	EB TO AT&T CABLE281621	39.58
	REF# 004167 3386242	
05/07	AEGIS MORT PYMT	1,007.32
	Harbin, Michae 4216299330510	
05/10	EB TO MBNA PLATINUM	348.51
	REF# 004156 3386232	
05/10	EB TO POOL PAL 046470	140.00
	REF# 004139 3386234	

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TOTAL WITHDRAWALS 47125.54

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FEES

05/10 MNTHLY FEE - LOW BAL \$2,770

10.00

CHECKS

DATE	CHECK NO.	AMOUNT	DATE	CHECK NO.	AMOUNT
04/17	3011	50.00	05/07	3018	350.00
04/17	3012	200.00	04/12	3053*	1,888.02
04/23	3013	300.00	05/07	3054	400.00
04/23	3014	1,888.06	05/09	3055	21.65
05/10	3016*	281.17	05/08	3056	25.36
05/08	3017	562.80			

TOTAL CHECKS \$5,967.06

*BREAK IN CHECK NUMBER SEQUENCE

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ACCOUNT # 41869648
 CYCLE 05
 ENCLOSURES 11
 PAGE 3 OF 3

DAILY BALANCE SUMMARY

DATE	BALANCE	DATE	BALANCE	DATE	BALANCE
04/12	1,759.72	04/24	1,510.86	05/03	2,705.46
04/13	4,357.22	04/25	631.65	05/07	948.14
04/16	2,634.91	04/26	435.23	05/08	359.98
04/17	2,084.91	04/27	3,021.55	05/09	853.33
04/20	2,324.93	04/30	3,247.96	05/10	79.47
04/23	989.14 -	05/01	2,745.04		

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CYCLE 05
 ENCLOSURES 8
 PAGE 1 OF 3

PFS CHECKING

May 11, 2001 through June 11, 2001

SUMMARY

BEGINNING BALANCE	\$79.47	MINIMUM BALANCE	\$6,743
DEPOSITS & CREDITS	\$171,098.05 +	AVERAGE BALANCE	\$12,089
NET INTEREST EARNED	\$37.61 +	ANNUAL PERCENTAGE YIELD EARNED	3.92%
WITHDRAWALS	\$9,145.59 -	INTEREST THIS PERIOD	\$37.61
FEES	\$0.00 -	AVERAGE COLLECTED BALANCE	\$11,136.86
CHECKS	\$155,022.37 -	2001 YTD INTEREST	\$59.10
ENDING BALANCE	\$7,047.17		

DEPOSITS & CREDITS

05/11 DEPOSIT - THANK YOU	2,642.26
05/11 US TREASURY 220 TAX REFUND	20,145.00
HARBIN, MICHEA	
05/14 DEPOSIT - THANK YOU	30.74
06/05 DEPOSIT - THANK YOU	543.20
06/08 DEPOSIT - THANK YOU	147,736.85

TOTAL DEPOSITS & CREDITS	\$171,098.05

AIFA

INTEREST

06/11 INTEREST PAYMENT	37.61
------------------------	-------

WITHDRAWALS

05/11 MONTGOMERY WATER PAYMENT	157.95
MICHAEL G HARB 2660221300	
05/14 EB TO JIM MASSEY INC	67.64

SEE REVERSE SIDE FOR IMPORTANT INFORMATION

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	MONEYLINE	2, 00
	FBO MICHAEL G 24797 3CREV	
05/15	FID BKG SVC LLC MONEYLINE	150.00
	HARBIN JR X02092649 3CGCW	
05/15	025 GIFTRUST INVESTMENT	100.00
	MICHAEL G HARB 000000000080574	
05/16	BOSTON FINANCIAL INVESTMENT	100.00
	MICHAEL G HARB 000000010101792	
05/16	BOSTON FINANCIAL INVESTMENT	100.00
	MICHAEL G HARB 000008830000651	
05/16	BOSTON FINANCIAL INVESTMENT	100.00
	MICHAEL G HARB 000008860022658	
05/21	AEGIS MORT PYMT	1,007.32
	Harbin, Michael 4216299330514	
05/21	BELLSOUTH TEL PYMT	94.32
	MICHAEL G HARB 3342849076187	
05/21	EB TO AMER EXPRESS CEN	433.65
	REF# 004173 4259784	
05/21	EB TO MEDIACOM38	40.32
	REF# 004164 4259786	
05/21	EB TO MEDIACOM38	40.32
	REF# 004163 4259788	

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CYCLE 05
 ENCLOSURES 8
 PAGE 2 OF 3

WITHDRAWALS (CONTINUED)

05/23	EB TO O W MOODY HAROW	51.64
	REF# 002551 3881624	
05/25	ALAGASCO GAS BILL	78.64
	MICHAEL G HARB 0000845371001	
05/29	APC ELEC SERV	144.95
	HARBIN MICHAEL 5514355004MTG	
05/29	EB TO MONTGOMERY CC	680.55
	REF# 002000 4259790	
05/29	EB TO AMER EXPRESS CEN	295.59
	REF# 004138 4402724	
05/29	EB TO USAA P & C	204.01
	REF# 002120 4402722	
05/29	EB TO AT&T CABLE281621	39.58
	REF# 004167 4402722	
05/30	EB TO LOCKER ROOM-MONT	337.50
	REF# 005029 4482596	
05/30	EB TO CAPITAL CITY CLB	165.06
	REF# 001350 4482592	
05/30	EB TO MONTGOMERY MARIN	75.00
	REF# 004155 4482594	
06/01	EB TRAN TO CHECKING#0075776758	400.00
	REF# 007577 4589736	
06/04	ATM WITHDRAWAL	150.00
	AMSOUTH ZELDA ROAD OF	
	MONTGOMERY ALB0231 2396	
06/04	AEGIS MORT PYMT	1,007.32
	Harbin, Michae 4216299330521	
06/04	EB TO AMSOUTH EQUITY	500.00
	REF# 004134 4718492	
06/04	EB TO JIM MASSEY INC	34.23
	REF# 001106 4718504	
06/11	EB TO POOL PAL 046470	190.00
	REF# 004139 4718496	

TOTAL WITHDRAWALS \$9,145.59

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DATE	CHECK NO.	AMOUNT	DATE	CHECK NO.	AMOUNT
05/17	3015	50.00	06/08	30	55.00
05/18	3020*	6,488.02	06/08	3026	147,736.85
05/30	3022*	60.00	05/29	3101*	200.00
06/05	3023	9.00	06/05	3102	23.50

TOTAL CHECKS \$155,022.37

*BREAK IN CHECK NUMBER SEQUENCE

DAILY BALANCE SUMMARY

DATE	BALANCE	DATE	BALANCE	DATE	BALANCE
05/11	22,708.78	05/21	11,167.93	06/04	6,743.86
05/14	22,671.88	05/23	11,116.29	06/05	7,254.56
05/15	20,021.88	05/25	11,037.65	06/08	7,199.56
05/16	19,721.88	05/29	9,472.97	06/11	7,047.17
05/17	19,671.88	05/30	8,835.41		
05/18	12,783.86	06/01	8,435.41		

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CYCLE 05
ENCLOSURES 8
PAGE 3 OF 3

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ACCOUNT # 41869648

CYCLE 05
 ENCLOSURES 16
 PAGE 1 OF 3

PFS CHECKING

June 12, 2001 through July 12, 2001

SUMMARY

BEGINNING BALANCE	\$7,047.17	MINIMUM BALANCE	\$91
DEPOSITS & CREDITS	\$14,799.83 +	AVERAGE BALANCE	\$5,432
NET INTEREST EARNED	\$15.69 +	ANNUAL PERCENTAGE YIELD EARNED	3.78%
WITHDRAWALS	\$8,405.26 -	INTEREST THIS PERIOD	\$15.69
FEES	\$0.00 -	AVERAGE COLLECTED BALANCE	\$4,970.55
CHECKS	\$7,351.72 -	2001 YTD INTEREST	\$74.79
ENDING BALANCE	\$6,105.71		

DEPOSITS & CREDITS

06/14 DEPOSIT - THANK YOU	2,928.56
06/27 DEPOSIT - THANK YOU	9,100.00 - 30175.00
07/02 EB FROM CHECKING # 0004323343 REF# 004129 4718919	190.00
07/05 DEPOSIT - THANK YOU	2,581.27
TOTAL DEPOSITS & CREDITS	\$14,799.83

INTEREST

07/12 INTEREST PAYMENT	15.69
------------------------	-------

WITHDRAWALS

06/13 EB TO MONTGOMERY MARIN REF# 004155 5025666	75.00
06/13 EB TO MEDIACOM38 REF# 004164 5025668	40.32

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06/18	EB TO CAPITAL CITY CLB	25
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06/15	EB TRAN TO CHL NG#00 76758 REF# 007577 5079800	400.00
06/15	FID BKG SVC LLC MONEYLINE HARBIN JR X02092649 3HC4F	150.00
06/15	025 GIFTRUST INVESTMENT MICHAEL G HARB 000000000080574	100.00
06/15	EB TO MBNA PLATINUM REF# 004156 4718494	510.67
06/18	ATM WITHDRAWAL AMSOUTH SEAGROVE BEAC DESTIN FLAC331 2396	150.00
06/18	ATM WITHDRAWAL AMSOUTH SEAGROVE BEAC DESTIN FLAC331 2396	50.00
06/18	AEGIS MORT PYMT Harbin, Michae 4216299330525	1,007.32
06/18	BOSTON FINANCIAL INVESTMENT MICHAEL G HARB 000000010101792	100.00
06/18	BOSTON FINANCIAL INVESTMENT MICHAEL G HARB 000008830000651	100.00

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ACCOUNT # 41869348

CYCLE 05
 ENCLOSURES 16
 PAGE 2 OF 3

WITHDRAWALS (CONTINUED)

06/18	BOSTON FINANCIAL INVESTMENT	100.00
	MICHAEL G HARB 000008860022658	
06/20	BELLSOUTH TEL PYMT	89.17
	MICHAEL G HARB 3342849076187	
06/20	EB TO GREEN GATE189366	383.00
	REF# 004157 5253062	
06/22	EB TO AMER EXPRESS CEN	500.00
	REF# 004173 5253068	
06/22	EB TO D W MOODY HARDW	102.95
	REF# 002551 4718500	
06/25	ATM WITHDRAWAL	150.00
	AMSOUTH SEAGROVE BEAC	
	DESTIN FLAC331 2396	
06/26	ALAGASCO GAS BILL	42.14
	MICHAEL G HARB 0000845371001	
06/26	EB TO MONTGOMERY CC	690.39
	REF# 002000 4718498	
06/27	APC ELEC SERV	144.95
	HARBIN MICHAEL 5514355004MTG	
07/02	ATM WITHDRAWAL	61.46
	MCGEHEE RD SUP 2905 MCGEHEE	
	MONTGOMERY AL20133402 2396	
07/02	EB TRAN TO CHECKING#0075776758	400.00
	REF# 007577 5596992	
07/02	AEGIS MORT PYMT	1,007.32
	Harbin, Michae 4216299330530	
07/02	EB TO MBNA PLATINUM	600.00
	REF# 004156 5641556	
07/02	EB TO USAA P & C	278.43
	REF# 002120 5253066	
07/02	EB TO POOL PAL 046470	211.75
	REF# 004139 5641554	
07/02	EB TO TRUGREEN/CHMLWN2	54.59
	REF# 002100 5253064	
07/02	EB TO AT&T CABLE281621	39.58
	REF# 004167 5381816	

07/02 EB TO RICHARDSON PHARM SEE REVERSE SIDE FOR IMPORTANT INFORMATION 2.03

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07/09	EB TO MARIANN.	3999	307.50
	REF# 004158 5860378		
07/09	EB TO AMSOUTH EQUITY		200.00
	REF# 004134 5860370		
07/09	EB TO D W MOODY HARDW		105.78
	REF# 002551 5860376		
07/09	EB TO TRUGREEN/CHMLWN2		54.59
	REF# 002100 5860374		
07/09	EB TO JIM MASSEY INC		31.30
	REF# 001106 5860372		
07/09	EB TO CAPITAL CITY CLB		11.25
	REF# 001350 5860368		

TOTAL WITHDRAWALS	-----
	\$8,405.26

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ACCOUNT # 41869648

CYCLE 05
 ENCLOSURES 16
 PAGE 3 OF 3

CHECKS

DATE	CHECK NO.	AMOUNT	DATE	CHECK NO.	AMOUNT
06/12	3027	150.00	06/29	3035	20.46
06/18	3028	210.79	06/29	3036	65.00
06/15	3029	2,888.02	07/02	3037	28.19
06/22	3030	330.00	07/05	3038	700.00
06/21	3031	1,500.00	07/05	3039	80.00
07/02	3032	47.99	07/12	3040	271.74
06/29	3033	621.57	07/12	3041	25.00
06/27	3034	400.00	06/19	3057*	12.96

TOTAL CHECKS \$7,351.72

*BREAK IN CHECK NUMBER SEQUENCE

DAILY BALANCE SUMMARY

DATE	BALANCE	DATE	BALANCE	DATE	BALANCE
06/12	6,897.17	06/20	3,406.91	06/29	7,939.45
06/13	6,730.28	06/21	1,906.91	07/02	5,398.11
06/14	9,658.84	06/22	973.96	07/05	7,199.38
06/15	5,610.15	06/25	823.96	07/09	6,386.76
06/18	3,892.04	06/26	91.43	07/12	6,105.71
06/19	3,879.08	06/27	8,646.48		

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ACCOUNT # 41869648

Cycle 05
Enclosures 10
Page 1 of 3

RES CHECKING

August 10, 2001

SUMMARY

Beginning Balance	\$6,105.71		Minimum Balance	\$9,690.00
Deposits & Credits	\$161,941.56	+	Average Balance	\$67,472
Net Interest Earned	\$158.17	+	Annual Percentage Yield Earned	3.89%
Withdrawals	\$12,792.56	-	Interest This Period	\$158.17
Fees	\$100.00	-	Average Collected Balance	\$52,057.64
Checks	\$152,982.75	-	2001 YTD Interest	\$232.96
Ending Balance	\$2,330.13			

DEPOSITS & CREDITS

07/13	Deposit - Thank You		648.27
07/16	EB From Checking # 0004323343 Ref# 004129 5641551		211.75
07/20	Deposit - Thank You		147,736.85
08/03	Deposit - Thank You		10,481.00
08/03	Harbins - Stern Payroll Michael G Harb 12		2,863.69
Total Deposits & Credits			\$161,941.56

INTEREST

08/10	Interest Payment	158.17
-------	------------------	--------

WITHDRAWALS

07/13	Montgomery Water Payment Michael G Harb 2660221300	258.54
07/16	EB Tran to Checking#0075776758 Ref# 007577 6059500	400.00
07/16	AEGIS Mort Pymt Harbin, Michael 4216299330536	1,007.32
07/16	Fid Bkg Svc LLC Moneyline Harbin Jr X02092649 3MA4T	150.00
07/16	025 Giftrust Investment Michael G Harb 000000000080574	100.00
07/16	EB to MEDIACOM38 Ref# 004164 6091842	42.47
07/16	EB to MEDIACOM38 Ref# 004163 6091840	40.32
07/17	Boston Financial Investment Michael G Harb 000000010101792	100.00
07/17	Boston Financial Investment Michael G Harb 000008830000651	100.00
07/17	Boston Financial Investment Michael G Harb 000008860022658	100.00
07/20	Bellsouth Tel Pymt Michael G Harb 3342849076187	93.10
07/20	EB to Amer Express Cen Ref# 004173 6228640	173.76
07/24	EB to USAA P & C Ref# 002120 6329396	262.03
07/24	EB to Trugreen/CHMLWN2 Ref# 002100 6329398	54.59
07/24	EB to AT&T CABLE281621 Ref# 004167 6329394	39.58
07/26	Alagasco Gas Bill Michael G Harb 0000845371001	33.40
07/27	Fid Bkg Svc LLC Moneyline Harbin Jr X02092649 3OLE7	6,000.00
07/27	Apc Elec Serv Harbin Michael 5514355004Mtg	144.95

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ACCOUNT # 41869648

Cycle 05
Enclosures 10
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WITHDRAWALS (CONTINUED)

07/30	ATM Withdrawal Winn-Dixie Sto 1740 Carter H Montgomery AL0464	2396	76.04
07/30	AEGIS Mort Pymt Harbin, Michae 4216299330541		1,007.32
08/01	EB Tran to Checking#0075776758 Ref# 007577 6581236		400.00
08/02	Fid Bkg Svc LLC Moneyline Harbin Jr X02092649 3PH7F		1,050.00
08/06	ATM Withdrawal AmSouth Zelda Road of Montgomery ALB0231	2396	150.00
08/06	Aps customer Hope D Harbin 01021A892881		62.50
08/06	EB to Pool Pal 046470 Ref# 004139 6563824		209.27
08/08	EB to Amer Express Cen Ref# 004138 6896230		700.00
08/10	EB to Jim Massey Inc Ref# 001106 6563826		37.37
Total Withdrawals			\$12,792.56

FEES

08/10	Annual Fee	100.00
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CHECKS

Date	Check No.	Amount	Date	Check No.	Amount
07/18	3042	50.00	08/02	3048 *	2,500.00
07/19	3043	2,000.00	08/01	3049	210.00
07/31	3044	32.90	08/07	3050	73.00
07/31	3045	150.00	08/02	3058 *	147,736.85
07/26	3046	80.00	08/07	3059	150.00

* Break In Check Number Sequence

Total Checks \$152,982.75

DAILY BALANCE SUMMARY

Date	Balance	Date	Balance	Date	Balance
07/13	6,495.44	07/24	149,730.87	08/02	9,690.59 -
07/16	4,967.08	07/26	149,617.47	08/03	3,654.10
07/17	4,667.08	07/27	143,472.52	08/06	3,232.33
07/18	4,617.08	07/30	142,389.16	08/07	3,009.33
07/19	2,617.08	07/31	142,206.26	08/08	2,309.33
07/20	150,087.07	08/01	141,596.26	08/10	2,330.13

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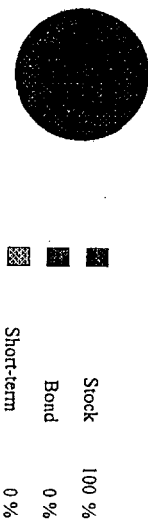
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2001 Investment Report

January 1, 2001 - December 31, 2001

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Your Asset Allocation on Dec 31, 2001



2 Your 2001 Investment Report summarizes activity in your Fidelity accounts for the past year. To assist you in tax preparation, located in the section entitled *Realized Gain/Loss and Cost Basis Information from Sales*. You will also find the section entitled *Fidelity Funds* if you had tax exempt income in 2001. You will receive your Forms 1099 and your IRA summary statement, cover.

COST BASIS information is Tax Exempt Income from Form 5498, under separate

Your Portfolio Summary

2001 Changes in Portfolio Value		Value by Account		Account Number	Net Value January 1, 2001	Net Value December 31, 2001
Beginning market value as of Jan 1	\$126,270.14	General Investment				
Additions	33,131.62	Ultra Service Account - Individual		X02-092649	\$53,331.32	\$32,042.48
Withdrawals	-14,039.54					
Transaction costs, loads and fees	-491.67					
Margin interest paid	-3,113.03	Retirement				
Change in investment value	-43,816.16	Mutual Fund - Traditional IRA		2AG-809853	30,563.22	23,523.28
Change in debit balance	-1,186.61	Total Net Value			\$83,894.54	\$55,565.76
Ending market value as of Dec 31	96,754.75					
Debit balance	-41,188.99					
Ending Net Value	\$55,565.76					
Your portfolio commission schedule:		Silver				
Total eligible trades for portfolio period		20				
Jan 2001 - Dec 2001						

Your portfolio commission schedule:
Total eligible trades for portfolio period
Jan 2001 - Dec 2001

Silver 20

FIDELITY PREFERRED SERVICES

2001 Investment Report

January 1, 2001 - December 31, 2001

Income Summary

Taxable	\$51.41
Tax-exempt	2.32
Tax-deferred	30.32
Total	\$84.05

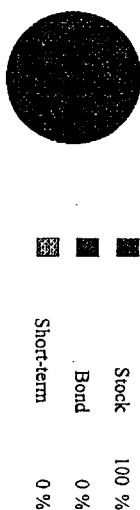
2001 Net Realized Gain/Loss from Sales

Net short-term	- \$19,106.05
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Your Portfolio Details

Ultra Service Account X02-092649 MICHAEL G HARBIN JR - INDIVIDUAL

Your Asset Allocation on Dec 31, 2001



2001 Account Summary

Beginning market value as of Jan 1	\$95,706.92
Additions	33,131.62
Withdrawals	-14,039.54
Transaction costs, loads and fees	-491.67
Margin interest paid	-3,113.03
Change in investment value	-36,776.22
Change in debit balance	-1,186.61
Ending market value as of Dec 31	73,231.47

Debit balance	-41,188.99
Ending Net Value	\$32,042.48

Your commission schedule
Account eligible trades from Jan 2001 -
Dec 2001

Silver
20

0001 011231 0004 236221193

04 18 003

2001 Investment Report

January 1, 2001 - December 31, 2001

FIDELITY PREFERRED SERVICES

Ultra Service Account X02-092649 MICHAEL G HARBIN JR. - INDIVIDUAL

Holdings	(Symbol) as of 12/31	% of Holdings	Income Earned	Quantity	Price per Unit	Total Cost Basis	Total Value
Stocks							
M AOL TIME WARNER INC (AOL)		34%	\$0.00	775.00000	\$32.1000	\$62,917.23	\$24,877.50
M HOME DEPOT INC (HD)		21%	51.41	303.17300	51.0100	9,788.66	15,464.85
M QLOGIC CORP (QLGC)		31%	0.00	512.00000	44.5100	29,203.66	22,789.12
M QUALCOMM INC (QCOM)		14%	0.00	200.00000	50.5000	32,908.95	10,100.00

\$73,231.47

Total Market Value as of December 31, 2001

2.32

\$53.73

Total income earned on positions no longer held

\$53.73

Debit balance

-41,188.99

Total Net Value

\$32,042.48

M - Position held in margin account.

Transaction Details of Core Account

Core Account	- Fidelity Municipal Money Market	Amount	Balance	Description	Amount	Balance
Beginning			-\$42,375.60	Subtotal of Investment Activity	-\$17,905.47	
Investment Activity				Cash Management Activity		
Securities bought		-\$535,787.96		Deposits	33,131.62	
Securities sold		520,941.79		Checking activity	-14,039.54	
Core account income		2.32		Subtotal of Cash Management Activity	\$19,092.08	
Income		51.41				
Margin interest		-3,113.03		Ending		-\$41,188.99

2001 Investment Report

January 1, 2001 - December 31, 2001

FIDELITY PREFERRED SERVICES

Ultra Service Account X02-092649 MICHAEL G HARBIN JR - INDIVIDUAL

2 Tax-Exempt Income from Fidelity Funds

Fund	Federal Tax-Exempt Dividend Distribution	State/Local Tax-Exempt Dividend Distribution	State/Local Taxable Dividend Distribution	Alternative Minimum Tax Income
* FIDELITY MUNICIPAL MONEY MARKET (FTEXX)	\$2.32			\$1.15

* Since this fund did not distribute any federally taxable income to you in 2001, you will not receive a Form 1099-DIV. The information you need to prepare your taxes is provided in this section.
See the enclosed table to determine the amount of income from this fund that may be tax-exempt in your state.

2 Realized Gain/Loss and Cost Basis Information from Sales

Security	Date Acquired	Date of Sale	Sales price per share/unit	Quantity	Proceeds	Total Cost Basis	Gain/Loss (+/-)	Holding Period (ST, LT)
QLOGIC CORP	various	1/02/01	\$71.94	600.000	\$43,146.11	\$41,179.90	\$1,966.21	ST
	Wash Sale Disallowed Loss					-473.94	473.94	ST
	various	1/03/01	75.75	600.000	45,433.53	40,688.89	4,744.64	ST
	1/09/01	1/10/01	74.00	1,000.000	73,982.58	68,514.95	5,467.63	ST
	1/19/01	1/23/01	93.19	100.000	9,303.48	9,201.50	101.98	ST
	1/19/01	1/23/01	93.00	900.000	83,697.21	82,813.45	883.76	ST
	1/26/01	1/26/01	81.00	2,000.000	161,959.65	160,034.95	1,924.70	ST
	2/06/01	2/06/01	80.00	1,000.000	79,982.38	75,014.95	4,967.43	ST
	2/08/01	3/19/01	27.31	380.000	10,353.40	27,745.68	-17,392.28	ST
	2/08/01	8/16/01	35.21	46.000	1,594.60	3,358.69	-1,764.09	ST
	Wash Sale Disallowed Loss					-1,764.09	1,764.09	ST
	2/08/01	8/22/01	33.93	114.000	3,843.35	8,323.70	-4,480.35	ST
	2/08/01	9/10/01	26.55	122.000	3,193.99	8,907.82	-5,713.83	ST
	2/08/01	9/19/01	20.72	150.000	3,062.44	10,952.25	-7,889.81	ST
	2/08/01	9/28/01	18.87	76.000	1,389.07	5,549.14	-4,160.07	ST
Net total short				7,088.000	520,941.79	540,047.84	-19,106.05	

ST-short-term
f-First-in, First-out (FIFO)

2001 Investment Report

FIDELITY PREFERRED SERVICES

January 1, 2001 - December 31, 2001

Mutual Fund Account
(Formerly T066352738)

2AG-809853

MICHAEL G HARBIN JR. - TRADITIONAL IRA - FIDELITY MANAGEMENT TRUST CO. - CUSTODIAN

2001 Account Summary
Beginning value as of Jan 1 \$30,563.22
Change in investment value -7,039.94
Ending value as of Dec 31 \$23,523.28

Income Summary
Tax-deferred \$30.32

Your Asset Allocation on Dec 31, 2001



Holdings as of Dec 31, 2001	Symbol/Fund Number	% of Holdings	Income Earned	Shares Dec 31, 2001	Price per Share Dec 31, 2001	Total Value Dec 31, 2001
FIDELITY CASH RESERVES	FDRXX/055	0%	\$ 4.52	115.370	\$1.00	\$ 115.37
FIDELITY CONTRA-FUND	FCNTX/022	21%	25.80	117.869	42.77	5,041.26
FIDELITY OTC PORT	FOCPX/093	28%	0.00	210.206	31.17	6,552.12
FIDELITY SELECT TECHNOLOGY	FSPTX/064	25%	0.00	97.944	60.60	5,935.41
FIDELITY SELECT DEVELOP	FSDCX/518	5%	0.00	63.714	18.90	1,204.19
COMMUNICATNS	FSELX/008	20%	0.00	94.884	49.27	4,674.93
FIDELITY SELECT ELECTRONICS						

Total Market Value
Total 2001 Income Earned

\$ 30.32

\$23,523.28

Transaction Details

(for holdings with activity this period)

Activity Security	Date	Description	Shares	Price per Share	Transaction Amount	Total Value
FIDELITY CASH RESERVES	1/1	Beginning balance	110.850	\$1.00		\$110.85
	1/31	Income reinvest	0.580	1.00	\$0.58	
	2/28	Income reinvest	0.490	1.00	0.49	
	3/31	Income reinvest	0.500	1.00	0.50	
	4/30	Income reinvest	0.460	1.00	0.46	
	5/31	Income reinvest	0.430	1.00	0.43	

2001 Investment Report

January 1, 2001 - December 31, 2001

FIDELITY PREFERRED SERVICES

Mutual Fund Account
(Formerly T066352738)

2AG-809853

MICHAEL G HARBIN JR - TRADITIONAL IRA - FIDELITY MANAGEMENT TRUST CO - CUSTODIAN

Transaction Details

Security	Activity	Date	Description	Shares	Price per Share	Transaction Amount	Total Value
		6/30	Income reinvest	0.370	1.00	0.37	
		7/31	Income reinvest	0.350	1.00	0.35	
		8/31	Income reinvest	0.330	1.00	0.33	
		9/10	Convert from 055/0564723153				
		9/28	Dividend received			0.40	
		9/28	Dividend adjustment			-0.40	
		9/28	Dividend received			0.30	
		9/28	Reinvestment	0.400	1.00	0.40	
		9/28	Reinvestment	0.300	1.00	0.30	
		9/28	Adj reinvestment	-0.400	1.00	-0.40	
		10/31	Dividend received			0.28	
		10/31	Reinvestment	0.280	1.00	0.28	
		11/30	Dividend received			0.23	
		11/30	Reinvestment	0.230	1.00	0.23	
		12/31	Dividend received			0.20	
		12/31	Reinvestment	0.200	1.00	0.20	
		12/31	Ending balance	115.370	1.00		\$115.37
FIDELITY CONTRAFUND		1/1	Beginning balance	117.269	49.17		\$5,766.12
		9/10	Convert from 022/0415055573				
		12/28	Dividend received			25.80	
		12/28	Reinvestment	0.600	42.99	25.80	
		12/31	Ending balance	117.869	42.77		\$5,041.26
FIDELITY OTC PORT		1/1	Beginning balance	210.206	41.05		\$8,628.96
		9/10	Convert from 093/0388726192				

2001 Investment Report

January 1, 2001 - December 31, 2001

FIDELITY PREFERRED SERVICES

Mutual Fund Account (Formerly T066352738) 2AG-809853 MICHAEL G HARBIN JR. - TRADITIONAL IRA - FIDELITY MANAGEMENT TRUST CO - CUSTODIAN

Transaction Details

Activity	Date	Description	Shares	Price per Share	Transaction Amount	Total Value
FIDELITY SELECT TECHNOLOGY	12/31	Ending balance	210.206	31.17		\$6,552.12
	1/1	Beginning balance				
	9/10	Convert from 064/0657757720	97.944	88.72		\$8,689.59
FIDELITY SELECT DEVELOP COMMUNICATNS	12/31	Ending balance	97.944	60.60		\$5,935.41
	1/1	Beginning balance				
	9/10	Convert from 518/0715610440	63.714	29.59		\$1,885.30
FIDELITY SELECT ELECTRONICS	12/31	Ending balance	63.714	18.90		\$1,204.19
	1/1	Beginning balance				
	9/10	Convert from 008/0686670241	94.884	57.78		\$5,482.40
	12/31	Ending balance	94.884	49.27		\$4,674.93



Investment Report

June 18, 1999 - September 17, 1999

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 MICHAEL G HARBIN JR
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|||||

Mutual Fund T023880511 ANNE H HARBIN AND MICHAEL G HARBIN JR - WITH RIGHTS OF SURVIVORSHIP

Account Summary

Beginning value as of Jun 18 \$93,887.17
 Additions 900.00
 Change in investment value 369.18
 Ending value as of Sep 17 \$95,156.35

Income Summary

	This Period	Year to Date
Taxable		
Dividend	\$866.14	\$1,906.30
St cap gain	0.00	624.66
Lt cap gain	0.00	2,376.00
Total	\$866.14	\$4,906.96

Holdings

	Fund Number/Account Number	Performance September 17, 1999	Shares September 17, 1999	Price per Share September 17, 1999	Mutual Fund Total Cost Basis	Total Value June 18, 1999	Total Value September 17, 1999
Fidelity Magellan	021/0352238398		386.898	\$126.07	\$31,008.68	\$48,741.41	\$48,776.23
Fidelity Equity-Income	023/0352238174		146.003	57.92	4,777.09	8,878.96	8,456.49
Fidelity Capital & Income	038/033734507830-day yield: 10.34%		3,029.787	9.62	27,286.74	29,416.93	29,146.55
Fidelity Cash Reserves	055/0258725019 7-day yield: 4.97%		2,995.290	1.00	not applicable	2,068.82	2,995.29
Select Technology	064/0657757860		53.005	109.08	5,000.00	4,781.05	5,781.79
Total Value						\$93,887.17	\$95,156.35

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ACCOUNT # 41867648

CYCLE 05
 ENCLOSURES 9
 PAGE 2 OF 3

WITHDRAWALS (CONTINUED)

06/16	BOSTON FINANCIAL INVESTMENT	100.00
	MICHAEL G HARB 000008830000651	
06/16	BOSTON FINANCIAL INVESTMENT	100.00
	MICHAEL G HARB 000008860022658	
06/20	AEGIS MORT PYMT	1,004.01
	Harbin, Michael 4216299330387	
06/21	BELLSOUTH TEL PYMT	65.60
	MICHAEL G HARB 3342849076187	
06/23	EB TO AT&T@HOME 386873	83.90
	REF# 004170 4246468	
06/23	EB TO AMERICAN EXPRESS	21.95
	REF# 004136 4246474	
06/26	ALAGASCO GAS BILL	25.65
	MICHAEL G HARB 0000845371001	
06/26	EB TO MONTGOMERY CC	592.17
	REF# 002000 4009624	
06/27	APC ELEC SERV	136.94
	HARBIN MICHAEL 5514355004MTG	
06/30	EB TO SOUTHTRUST BK	1,000.00
	REF# 004131 4246476	
06/30	EB TO AT&T CABLE281621	36.19
	REF# 004167 4246470	
07/03	ATM WITHDRAWAL	100.00
	WINN-DIXIE STO 1740 CARTER H	
	MONTGOMERY ALW70464 2396	
07/03	ATM WITHDRAWAL	34.30
	KMART 2333 EAST SOU	
	MONTGOMERY AL03054 2396	
07/03	EB TRAN TO CHECKING#0075776758	400.00
	REF# 007577 4468300	
07/05	AEGIS MORT PYMT	1,004.01
	Harbin, Michael 4216299330392	
07/05	EB TO USAA P & C	166.01
	REF# 002120 4246472	
07/05	EB TO KLEIN & SO214588	45.90
	REF# 004162 4528378	
07/06	MONTGOMERY WATER PAYMENT	224.78
	MICHAEL G HARB 2660221300	
07/07	ATM WITHDRAWAL	28.22
	WINN-DIXIE STO 1740 CARTER H	
	MONTGOMERY AL0464 2396	
07/10	ATM WITHDRAWAL	140.00
	AMSOUTH ZELDA ROAD	
	MONTGOMERY ALNCH7 2396	
07/10	ATM WITHDRAWAL	20.28
	WINN-DIXIE STO 1740 CARTER H	
	MONTGOMERY AL0464 2396	
07/10	EB TO JIM MASSEY INC	52.56
	REF# 001106 4528376	
07/12	NATIONAL FINL DEBIT BATC	500.00
	HARBIN JR X02092649 26IGY	

TOTAL WITHDRAWALS \$7142.47

FEES

07/12 MNTHY FEE-COMB AVG \$6.67 SEE REVERSE FOR IMPORTANT INFORMATION

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ACCOUNT # 41869648

CYCLE 05
 ENCLOSURES 9
 PAGE 3 OF 3

CHECKS

DATE	CHECK NO.	AMOUNT	DATE	CHECK NO.	AMOUNT
07/03	1793	3.00	06/20	1821	199.76
06/27	1794	205.96	06/22	1822	260.19
07/05	1795	85.53	06/23	1823	79.49
07/11	1797*	19.90	06/26	1824	1,888.02
06/16	1820*	100.00			

TOTAL CHECKS \$2,841.85

*BREAK IN CHECK NUMBER SEQUENCE

AUTOMATIC TRANSFERS

06/23	TRANSFER DEBIT TO CHECKING ACCOUNT # 0041869648	2,000.00 -
06/23	TRANSFER CREDIT TO INVESTMENT ACCOUNT # 0099020505	2,000.00 +

DAILY BALANCE SUMMARY - COMBINED

DATE	BALANCE	DATE	BALANCE	DATE	BALANCE
06/14	4,735.74	06/23	8,823.23	07/06	2,874.77
06/15	3,575.74	06/26	6,317.39	07/07	5,500.68
06/16	3,175.74	06/27	5,974.49	07/10	5,287.84
06/20	1,971.97	06/30	4,938.30	07/11	5,267.94
06/21	5,257.87	07/03	4,401.00	07/12	4,769.15
06/22	4,997.68	07/05	3,099.55		

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ACCOUNT # 41869648

CYCLE 05
 ENCLOSURES 15
 PAGE 1 OF 4

PERSONAL FINANCIAL SERVICES
 COMBINED CHECKING AND INVESTMENT STATEMENT
 November 11, 2000 through December 12, 2000

SUMMARY

COMBINED BEGINNING BALANCE	\$4,648.17	PFS CHECKING ACCT # 0041869648	
PFS CHECKING	\$409.21	ANNUAL PERCENT YIELD EARNED	2.25%
PFS INVESTMENT	\$4,238.96	INTEREST THIS PERIOD	\$4.19
DEPOSITS & CREDITS	\$63,484.51 +	AVG COLLECTED BALANCE	\$2,147.90
NET INTEREST EARNED	\$14.65 +	2000 YTD INTEREST	\$56.51
WITHDRAWALS	\$13,343.20 -		
FEES	\$0.00 -		
CHECKS	\$48,406.14 -	PFS INVESTMENT ACCT # 0099020505	
COMBINED ENDING BALANCE	\$6,397.99	ANNUAL PERCENT YIELD EARNED	5.00%
PFS CHECKING	\$2,388.53	INTEREST THIS PERIOD	\$9.46
PFS INVESTMENT	\$4,009.46	AVG COLLECTED BALANCE	\$2,211.85
		2000 YTD INTEREST	\$307.83

DEPOSITS & CREDITS

11/20	EB FROM CHECKING # 0004323343	1,888.00
	REF# 004129 7909063	
11/24	HARBINS - STERN PAYROLL	2,923.30
	MICHAEL G HARB 12	
11/24	EB FROM CHECKING # 0004323343	1,888.00
	REF# 004129 7909063	
11/27	ADJ - MONTGOMERY MARIN	75.00
	REF# 004155 7909070	
11/27	ADJ - MONTGOMERY MARIN	35.96
	REF# 004163 7909066	
11/27	ADJ - MONTGOMERY MARIN	35.96
	REF# 004164 7909068	
12/04	DEPOSIT - THANK YOU	50,715.00
12/07	DEPOSIT - THANK YOU	3,000.00
12/08	HARBINS - STERN PAYROLL	2,923.29
	MICHAEL G HARB 12	
TOTAL DEPOSITS & CREDITS		\$63,484.51

INTEREST

12/07	INTEREST ADJ - DUE TO EB ERROR	1.00
	TO CHECKING ACCOUNT # 0041869648	
12/12	INTEREST PAYMENT	4.19
	TO CHECKING ACCOUNT # 0041869648	
12/12	INTEREST PAYMENT	9.46
	TO INVESTMENT ACCOUNT # 0099020505	
TOTAL NET INTEREST		\$14.65

WITHDRAWALS

11/14 MONTGOMERY WATER PAYMENT
 MICHAEL G HARB 2660321100

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CYCLE 05
 ENCLOSURES 15
 PAGE 2 OF 4

WITHDRAWALS (CONTINUED)

11/15	NATIONAL FINL DEBIT BATC	150.00
	HARBIN JR X02092649 2LQU3	
11/15	AMERICAN CENTURY INVESTMENT	100.00
	MICHAEL G HARB 025000080574	
11/16	BOSTON FINANCIAL INVESTMENT	100.00
	MICHAEL G HARB 000000010101792	
11/16	BOSTON FINANCIAL INVESTMENT	100.00
	MICHAEL G HARB 000008830000651	
11/16	BOSTON FINANCIAL INVESTMENT	100.00
	MICHAEL G HARB 000008860022658	
11/20	AEGIS MORT PYMT	1,004.01
	Harbin, Michae 4216299330445	
11/20	EB TO MONTGOMERY MARIN	75.00
	REF# 004155 7909070	
11/20	EB TO MEGIAACOM38	35.96
	REF# 004163 7909066	
11/20	EB TO MEGIAACOM38	35.96
	REF# 004164 7909068	
11/22	BELLSOUTH TEL PYMT	66.12
	MICHAEL G HARB 3342849076187	
11/24	ATM WITHDRAWAL	150.00
	AMSOUTH SEASIDE COMMU	
	SANTA ROSA BHFL188FB 2396	
11/24	EB TO MONTGOMERY MARIN	75.00
	REF# 004155 7909070	
11/24	EB TO MEGIAACOM38	35.96
	REF# 004163 7909066	
11/24	EB TO MEGIAACOM38	35.96
	REF# 004164 7909068	
11/27	AQJ - CHECKING # 0004323343	1,888.00
	REF# 004129 7909063	
11/27	EB TO MONTGOMERY CC	446.56
	REF# 002000 7575968	
11/28	APC ELEC SERV	166.95
	HARBIN MICHAEL 5514355004MTG	
11/28	ALAGASCO GAS BILL	66.80
	MICHAEL G HARB 0000845371001	
11/28	EB TO AT&T CABLE281621	38.19
	REF# 004167 8064454	
11/28	EB TO RICHARDSON PHARM	5.39
	REF# 004600 8064456	
11/30	ATM WITHDRAWAL	32.88
	CVS 3410 NORMAN B	
	MONTGOMERY AL00876802 2396	
12/01	EB TRAN TO CHECKING#0075776758	400.00
	REF# 007577 8137258	
12/01	EB TO SOUTHTRUST BK	1,000.00
	REF# 004131 7909072	
12/01	EB TO AMER EXPRESS CEN	800.00
	REF# 004138 8125750	
12/01	EB TO GREEN GATE189366	375.00
	REF# 004157 8125752	
12/01	EB TO USAA P & C	80.74
	REF# 002120 8125746	
12/01	EB TO JIM MASSEY INC	26.68
	REF# 001106 8125742	
12/01	EB TO AMERICAN EXPRESS	21.95
	REF# 004136 8125748	
12/01	EB TO G W MOODY HARB	20.16
	SEE REVERSE SIDE FOR IMPORTANT INFORMATION	

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CYCLE 05
ENCLOSURES 15
PAGE 3 OF 4

WITHDRAWALS (CONTINUED)

12/11	ATM WITHDRAWAL	150.00
	AMSOUTH MCGEEHEE RD OF	
	MONTGOMERY ALIBGB3 2396	
12/11	EB TO MBNA PLATINUM	2,000.00
	REF# 004156 8125740	
12/11	EB TO AMSOUTH EQUITY	2,000.00
	REF# 004134 8401752	
12/12	EB TO MEDIUM38	35.96
	REF# 004164 8465808	
12/12	EB TO MEDIUM38	35.96
	REF# 004163 8465810	
TOTAL WITHDRAWALS		\$1,3343.20

CHECKS

DATE	CHECK NO.	AMOUNT	DATE	CHECK NO.	AMOUNT
11/20	1740	165.88	11/29	1748	54.00
11/20	1741	562.80	12/01	1882*	42,000.00
11/16	1742	49.27	12/05	1883	16.22
11/17	1743	4.30	12/05	1884	3,323.17
11/17	1744	152.30	12/08	1885	100.00
12/04	1745	14.50	12/06	1886	40.50
11/22	1746	1,888.02	12/07	1887	20.00
11/28	1747	15.18			

TOTAL CHECKS \$48,406.14

*BREAK IN CHECK NUMBER SEQUENCE

AUTOMATIC TRANSFERS

11/15	TRANSFER CREDIT	2,000.00 +
	TO CHECKING ACCOUNT # 0041869648	
11/15	TRANSFER DEBIT	2,000.00 -
	TO INVESTMENT ACCOUNT # 0099020505	
11/22	TRANSFER CREDIT	2,000.00 +
	TO CHECKING ACCOUNT # 0041869648	
11/22	TRANSFER DEBIT	2,000.00 -
	TO INVESTMENT ACCOUNT # 0099020505	
12/01	TRANSFER CREDIT	238.96 +
	TO CHECKING ACCOUNT # 0041869648	
12/01	TRANSFER DEBIT	238.96 -
	TO INVESTMENT ACCOUNT # 0099020505	
12/04	TRANSFER DEBIT	4,000.00 -
	TO CHECKING ACCOUNT # 0041869648	
12/04	TRANSFER CREDIT	4,000.00 +
	TO INVESTMENT ACCOUNT # 0099020505	

DAILY BALANCE SUMMARY - COMBINED

DATE	BALANCE	DATE	BALANCE	DATE	BALANCE
11/14	4,364.17	11/24	5,776.93	12/04	9,200.37
11/15	3,714.17	11/27	3,589.29	12/05	AMSOUTH BANK
11/16	3,364.90	SEE REVERSE FOR IMPORTANT INFORMATION		12/06	4,801.97

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CYCLE 05
 ENCLOSURES 15
 PAGE 4 OF 4

DAILY BALANCE SUMMARY - COMBINED

DATE	BALANCE	DATE	BALANCE	DATE	BALANCE
12/12	6,397.99				

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1065
Form
Department of the Treasury
Internal Revenue Service

U.S. Return of Partnership Income

For calendar year 2000, or tax year beginning _____, 2000, and ending _____
EXTENSION GRANTED TO 10/15/01

2000

A Principal business activity

RETAIL TRADE

B Principal product or service

FURNITURE

C Business code number

442110

Use
the
IRS
label.
Other-
wise,
print
or
type.

Name of partnership

HARBIN'S-STERN BROTHERS, LLC

Number, street, and room or suite no. If a P.O. box, see page 13 of the instructions.

300 SOUTH PERRY STREET

City or town, state, and ZIP code

MONTGOMERY, AL 36104

D Employer identification number

63-1235361

E Date business started

09/30/1999

F Total assets

\$ 1,567,890.

- G Check applicable boxes: (1) ☐ Initial return (2) ☐ Final return (3) ☐ Change in address (4) ☐ Amended return
H Check accounting method: (1) ☐ Cash (2) ☒ Accrual (3) ☐ Other (specify) ☐
I Number of Schedules K-1. Attach one for each person who was a partner at any time during the tax year ☐ 2

Caution: Include only trade or business income and expenses on lines 1a through 22 below. See the instructions for more information.

Income	1 a Gross receipts or sales	1a	4,510,646.	1c	4,510,646.
	b Less returns and allowances	1b			
Deductions (see instructions for limitations)	2 Cost of goods sold (Schedule A, line 8)	2	3,239,250.		
	3 Gross profit. Subtract line 2 from line 1c	3	1,271,396.		
	4 Ordinary income (loss) from other partnerships, estates, and trusts (attach schedule)	4			
	5 Net farm profit (loss) (attach Schedule F (Form 1040))	5			
	6 Net gain (loss) from Form 4797, Part II, line 18	6			
	7 Other income (loss) (attach schedule) SEE STATEMENT 1	7	53,016.		
	8 Total income (loss). Combine lines 3 through 7	8	1,324,412.		
	9 Salaries and wages (other than to partners) (less employment credits)	9	810,145.		
	10 Guaranteed payments to partners	10			
	11 Repairs and maintenance	11	18,073.		
	12 Bad debts	12	17,478.		
13 Rent	13	104,712.			
14 Taxes and licenses	14	79,305.			
15 Interest	15	63,717.			
16 a Depreciation (if required, attach Form 4562)	16a	14,254.			
b Less depreciation reported on Schedule A and elsewhere on return	16b		14,254.		
17 Depletion (Do not deduct oil and gas depletion.)	17				
18 Retirement plans, etc.	18	2,845.			
19 Employee benefit programs	19				
20 Other deductions (attach schedule) SEE STATEMENT 3	20	373,719.			
21 Total deductions. Add the amounts shown in the far right column for lines 9 through 20	21	1,484,248.			
22 Ordinary income (loss) from trade or business activities. Subtract line 21 from line 8	22	<159,836.>			

Sign Here

Under penalties of perjury, I declare that I have examined this return, including accompanying schedules and statements, and to the best of my knowledge and belief, it is true, correct, and complete. Declaration of preparer (other than general partner or limited liability company member) is based on all information of which preparer has any knowledge.

Signature of general partner or limited liability company member

Date

Paid

Preparer's
Use OnlyPreparer's
signatureFirm's name (or
yours if self-
employed),
address, and
ZIP code

Richard H. Powell
JACKSON THORNTON & CO., P.C.
P. O. BOX 96
MONTGOMERY, AL 36101-0096

Date

9-13-01

Check if
self-employed ☐

Preparer's SSN or PTIN

P00187603

EIN

63-1035228

Phone no.